CORY WASHINGTON & CO.

SMARTER RISK. STRONGER BUSINESS.

CEMETERY SUPPLEMENTAL

Covers cemeteries, memorial parks, mausoleums, and columbaria. An on-site crematory or funeral home is rated separately; disclose it in Section 2. Complete with ACORD 125, 126, and 140. Attach the most recent perpetual care and preneed trust statements.

1 APPLICANT / BUSINESS INFORMATION

LEGAL NAME OF CEMETERY / OPERATOR | DBA | FEIN | YEAR ESTABLISHED

CEMETERY ADDRESS | CITY / STATE / ZIP | WEBSITE

Ownership type:

☐ For-profit company ☐ Nonprofit association ☐ Religious organization ☐ Municipal / public ☐ Family / private

PRIMARY CONTACT / TITLE | PHONE | EMAIL

STATE CEMETERY LICENSE / REGISTRATION NO. | REGULATING AGENCY

2 OPERATIONS

DESCRIPTION OF THE CEMETERY (SIZE, SECTIONS, TYPES OF BURIAL OFFERED, COMMUNITY SERVED)

REVENUE SOURCE	% OF ANNUAL REVENUE

Revenue sources: interment rights / plot sales; opening and closing; monument and marker sales and setting; mausoleum crypts and columbarium niches; preneed contracts; cremation services; perpetual care fund income; other.

Facilities on the grounds (check all that apply):

☐ Mausoleum ☐ Columbarium ☐ Chapel ☐ Crematory ☐ Funeral home ☐ Historic section (pre-1950) ☐ Green / natural burial ☐ Maintenance shop

TOTAL ACRES | DEVELOPED ACRES | INTERMENTS PER YEAR | TOTAL INTERMENTS TO DATE

2-1 Is a crematory or funeral home operated on the grounds, or by a company with common ownership? ☐ Yes ☐ No

IF YES, EXPLAIN

2-2 Are grave openings, closings, or monument setting done by outside contractors? ☐ Yes ☐ No

IF YES, EXPLAIN

2-3 Does the cemetery manage any inactive, abandoned, or historic cemetery on behalf of a town, church, or association? ☐ Yes ☐ No

IF YES, EXPLAIN

3 EXPOSURE & RISK QUESTIONS — INTERMENT RECORDS & HANDLING OF REMAINS

Interment in the wrong plot, a double-sold space, or disturbed remains leads to emotional-distress and loss-of-sepulcher claims. General liability usually does not cover these; cemetery professional liability does.

3-1 Before every opening, does a written procedure require a second person to verify the plot location against the map, deed, and interment order? ☐ Yes ☐ No
IF YES, EXPLAIN

3-2 Are all interment records and plot maps digitized, and backed up off site? ☐ Yes ☐ No
IF YES, EXPLAIN

YEAR RECORDS WERE LAST FULLY RECONCILED AGAINST THE GROUNDS

RECORDKEEPING SYSTEM USED

3-3 Has the cemetery ever discovered an interment in the wrong space, a space sold twice, or remains found where none were recorded? ☐ Yes ☐ No
IF YES, EXPLAIN

3-4 Does the cemetery perform disinterments or relocations? ☐ Yes ☐ No
IF YES, EXPLAIN

3-5 If yes to 3-4, are required permits obtained for every disinterment? ☐ Yes ☐ No
IF YES, EXPLAIN

3-6 If yes to 3-4, is written authorization from the legal next of kin obtained every time? ☐ Yes ☐ No
IF YES, EXPLAIN

3-7 Is there a written chain-of-custody procedure for cremated remains received, stored, and placed in niches or graves? ☐ Yes ☐ No
IF YES, EXPLAIN

3-8 Have flooding, erosion, or sinking graves ever exposed or displaced caskets or vaults? ☐ Yes ☐ No
IF YES, EXPLAIN

3-9 Has any family complained of, or sued over, damage to a casket, vault, urn, monument, or grave decorations? ☐ Yes ☐ No
IF YES, EXPLAIN

4 EXPOSURE & RISK QUESTIONS — MONUMENTS, GROUNDS & VISITORS

Older upright headstones can topple with little force. Cemeteries have been sued after monuments fell on visitors, including children, even where families were said to own the stones.

4-1 Are upright monuments inspected for stability on a written schedule, with unstable stones laid flat, braced, or cordoned off? ☐ Yes ☐ No
IF YES, EXPLAIN

4-2 Do rules and plot contracts say who is responsible for repairing and maintaining monuments? ☐ Yes ☐ No
IF YES, EXPLAIN

4-3 Does the cemetery allow tours, events, photography sessions, or recreational use (walking, cycling, dog walking)? ☐ Yes ☐ No
IF YES, EXPLAIN

4-4 Are trees inspected by an arborist, and are roads, walkways, and steps maintained and lit where open after dark? ☐ Yes ☐ No
IF YES, EXPLAIN

4-5 Are gates locked after hours, and has the cemetery had vandalism, theft of bronze markers, or break-ins to mausoleums? ☐ Yes ☐ No
IF YES, EXPLAIN

4-6 Are mausoleums and columbaria structurally inspected, including crypt fronts, roofs, and seals? ☐ Yes ☐ No
IF YES, EXPLAIN

5 EXPOSURE & RISK QUESTIONS — PERPETUAL CARE, PRENEED & REGULATORY

State law generally requires perpetual care principal to stay intact and be invested prudently, and preneed funds to be trusted or insured. Mismanagement creates fiduciary and consumer claims, not just regulatory penalties.

PERPETUAL CARE TRUST BALANCE ($)	PRENEED TRUST BALANCE ($)	TRUSTEE (NAME OF INSTITUTION)

5-1 Is an independent institution (bank or trust company) trustee of the perpetual care fund, with annual statements filed as required? ☐ Yes ☐ No
IF YES, EXPLAIN

5-2 Are preneed payments deposited into trust or funded by insurance within the time the state requires? ☐ Yes ☐ No
IF YES, EXPLAIN

5-3 Has any state exam, audit, or complaint found a trust shortfall, late deposit, or recordkeeping deficiency in the last 5 years? ☐ Yes ☐ No
IF YES, EXPLAIN

5-4 Are employees who handle cash or trust deposits covered by a fidelity bond or crime policy? ☐ Yes ☐ No
IF YES, EXPLAIN

5-5 Is the cemetery governed by a board of directors or trustees? ☐ Yes ☐ No
IF YES, EXPLAIN

6 EXPOSURE & RISK QUESTIONS — GRAVE EXCAVATION & EQUIPMENT

A grave is an excavation under OSHA 29 CFR 1926.651-652. Unprotected grave walls have collapsed on cemetery workers, and monuments weighing a ton or more have crushed workers during leveling.

6-1 Are graves 5 feet or deeper protected with shoring or a trench box, with spoil kept back from the edge, before anyone enters? ☐ Yes ☐ No
IF YES, EXPLAIN

6-2 Is a trained competent person designated to inspect each excavation before entry? ☐ Yes ☐ No
IF YES, EXPLAIN

6-3 Are backhoe and excavator operators trained, and are utilities located before digging in new sections? ☐ Yes ☐ No
IF YES, EXPLAIN

6-4 Are monuments lifted and leveled only with rated equipment (hoists, cranes, straps), never by jacking or prying alone? ☐ Yes ☐ No
IF YES, EXPLAIN

6-5 Are herbicides and pesticides applied by a licensed applicator? ☐ Yes ☐ No
IF YES, EXPLAIN

Equipment used (check all that apply):
☐ Backhoe / excavator ☐ Trench boxes / shoring ☐ Lowering device ☐ Monument crane or hoist ☐ Riding mowers ☐ Utility vehicles

7 PAYROLL, SALES & REVENUE

TOTAL ANNUAL PAYROLL ($)	GROUNDS / FIELD PAYROLL ($)	OFFICE / SALES PAYROLL ($)

PROJECTED ANNUAL GROSS REVENUE ($)	PRIOR YEAR ACTUAL REVENUE ($)	ANNUAL PRENEED SALES ($)

8 PRIOR INSURANCE & LOSS HISTORY

Attach currently valued loss runs for the last 5 years.

CURRENT GL CARRIER / LIMITS	CEMETERY PROFESSIONAL LIABILITY CARRIER / LIMITS	D&O / FIDUCIARY CARRIER

8-1 Has any carrier declined, cancelled, or non-renewed coverage for this operation in the last 5 years? ☐ Yes ☐ No
IF YES, EXPLAIN

8-2 Have there been any claims alleging interment error, mishandled remains, emotional distress, visitor injury, or trust mismanagement? ☐ Yes ☐ No
IF YES, EXPLAIN

DATE OF LOSS	DESCRIPTION	TOTAL INCURRED ($)	OPEN / CLOSED

8-3 Is the applicant aware of any incident, complaint, or circumstance not yet resulting in a claim that could reasonably give rise to one? ☐ Yes ☐ No
IF YES, EXPLAIN

9 RISK MANAGEMENT & SAFETY

9-1 Is there a written procedure for telling a family about an interment error, including who speaks to them and when counsel and the insurer are notified? ☐ Yes ☐ No
IF YES, EXPLAIN

9-2 Are grounds crew trained annually on excavation, equipment, and heat safety? ☐ Yes ☐ No
IF YES, EXPLAIN

9-3 Is there a written grounds maintenance and inspection schedule? ☐ Yes ☐ No
IF YES, EXPLAIN

10 SIGNATURE & FRAUD WARNING

The undersigned declares that the statements and answers given in this supplemental are true, complete and correct to the best of their knowledge, and that no material fact has been withheld or misstated. The applicant agrees that this supplemental, together with all ACORD applications and attachments, forms the basis of any submission to insurers and may be relied upon by them. Signing this supplemental does not bind coverage. This supplemental is an intake document prepared by Cory Washington & Co. LLC to support carrier submission; it does not itself provide coverage.

FRAUD NOTICE: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance containing any materially false information, or conceals for the purpose of misleading information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties. (State-specific fraud warnings apply; see state amendatory notice.)

APPLICANT / AUTHORIZED SIGNATURE (TYPE FULL NAME)	TITLE	DATE

PRODUCER — CORY WASHINGTON & CO. LLC	PRODUCER SIGNATURE (TYPE FULL NAME)	DATE