

For refrigerated and frozen warehouses and blast-freezing operations. Complete with CWCO-SUP-CORE, ACORD 125, CWCO-SUP-PROP for buildings, and CWCO-SUP-WLL for liability for customers' goods.

1 APPLICANT / BUSINESS INFORMATION

LEGAL BUSINESS NAME	DBA	FEIN	YEARS IN BUSINESS
BUSINESS ADDRESS	CITY / STATE / ZIP	WEBSITE	

Entity type:
☐ Sole proprietor ☐ Partnership ☐ LLC ☐ Corporation

PRIMARY CONTACT / TITLE	PHONE	EMAIL
FACILITIES / TOTAL SQ. FT.	REFRIGERANT (AMMONIA / FREON / CO2)	AMMONIA CHARGE (LBS.)

2 OPERATIONS

Operations (check all that apply):
☐ Public refrigerated warehouse ☐ Private / company storage ☐ Frozen storage ☐ Blast freezing ☐ Food processing on site
☐ Pharmaceutical cold chain ☐ Transportation

AVERAGE VALUE OF GOODS STORED (\$)	PEAK VALUE (\$)	TEMPERATURE RANGE (°F)

2-1 Does any facility hold more than 10,000 lbs. of ammonia (EPA Risk Management Program)? ☐ Yes ☐ No
 IF YES, EXPLAIN

2-2 Are homes, schools, or businesses within a half mile of any facility? ☐ Yes ☐ No
 IF YES, EXPLAIN

2-3 Are pharmaceuticals or other high-value temperature-sensitive goods stored? ☐ Yes ☐ No
 IF YES, EXPLAIN

3 EXPOSURE & RISK QUESTIONS — AMMONIA, FIRE & TEMPERATURE CONTROL

In June 2026, a 500,000-square-foot Los Angeles cold storage warehouse burned for days, its roof collapsing onto the racks, with an early ammonia leak and shelter-in-place orders for nearby neighborhoods. The city then moved to review inspections of ammonia-refrigerated cold storage.

3-1 Is there a written process safety or risk management program for the ammonia system? ☐ Yes ☐ No
 IF NO, EXPLAIN

3-2 Are ammonia piping, vessels, and relief valves inspected and tested on a schedule? ☐ Yes ☐ No
 IF NO, EXPLAIN

3-3 Are ammonia detectors installed with alarms? ☐ Yes ☐ No
 IF NO, EXPLAIN

3-4 Do ammonia detectors trigger automatic emergency ventilation? ☐ Yes ☐ No
 IF NO, EXPLAIN

3-5 Is the emergency response plan coordinated with the local fire department? ☐ Yes ☐ No
 IF NO, EXPLAIN

3-6 Are refrigeration lines protected from forklift strikes (guards, bollards, routing)? ☐ Yes ☐ No
 IF NO, EXPLAIN

3-7 Are freezer areas protected by sprinklers suited to low temperatures (dry or pre-action)? ☐ Yes ☐ No
 IF NO, EXPLAIN

3-8	Are insulated wall and ceiling panels fire-rated (FM-approved or equivalent)?	☐ Yes ☐ No
IF NO, EXPLAIN		
3-9	Is a hot work permit program used?	☐ Yes ☐ No
IF NO, EXPLAIN		
3-10	Are forklift battery charging areas separated from storage?	☐ Yes ☐ No
IF NO, EXPLAIN		
3-11	Is temperature monitored remotely, with alarms that reach staff after hours?	☐ Yes ☐ No
IF NO, EXPLAIN		
3-12	Is backup power available to keep refrigeration running during outages?	☐ Yes ☐ No
IF NO, EXPLAIN		

4 CUSTOMERS & CONTRACTS

4-1	Are warehouse receipts or storage agreements issued that limit liability for goods?	☐ Yes ☐ No
IF NO, EXPLAIN		
4-2	Do customer contracts require coverage for spoilage from refrigeration breakdown?	☐ Yes ☐ No
IF YES, EXPLAIN		

5 COVERAGE & LOSS HISTORY

Attach currently valued loss runs for the last 5 years.

SPOILAGE / REFRIGERATION BREAKDOWN LIMIT (\$)		POLLUTION (AMMONIA RELEASE) LIMIT (\$)	CURRENT CARRIER / PREMIUM
5-1	Has there been an ammonia release in the past 10 years?	☐ Yes ☐ No	
IF YES, EXPLAIN			
5-2	Has there been a fire at any facility in the past 10 years?	☐ Yes ☐ No	
IF YES, EXPLAIN			
5-3	Has there been a spoilage loss from refrigeration failure in the past 10 years?	☐ Yes ☐ No	
IF YES, EXPLAIN			
5-4	Has EPA or OSHA cited any facility in the past 5 years?	☐ Yes ☐ No	
IF YES, EXPLAIN			

6 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, may be committing a fraudulent insurance act, which is a crime and may subject such person to criminal and civil penalties. State-specific fraud warnings appear on the insurer's application.

APPLICANT / AUTHORIZED SIGNATURE (TYPE FULL NAME)	TITLE	DATE
PRODUCER — CORY WASHINGTON & CO. LLC	PRODUCER SIGNATURE (TYPE FULL NAME)	DATE