COLLEGE & UNIVERSITY SUPPLEMENTAL

For private and public colleges and universities, community colleges, and graduate and professional schools. K-12 schools use CWCO-SUP-SCH, charter schools CWCO-SUP-CHARTER, and privately operated student housing CWCO-SUP-STUHSG. Complete with ACORD 125/126/140. Attach the statement of values, audited financials, enrollment data, the Title IX and hazing policies, a list of athletic programs, study abroad locations, and ten years of loss runs.

1 APPLICANT / BUSINESS INFORMATION

LEGAL BUSINESS NAME	DBA	FEIN	YEARS IN BUSINESS

BUSINESS ADDRESS	CITY / STATE / ZIP	WEBSITE

Entity type:

☐ Private nonprofit ☐ Public / state institution ☐ For-profit ☐ Religiously affiliated ☐ Community college district

PRIMARY CONTACT / TITLE	PHONE	EMAIL

ACCREDITOR	TOTAL ENROLLMENT (FTE)	STUDENTS LIVING ON CAMPUS

2 OPERATIONS

Campus profile:

_____ Campuses _____ Buildings _____ Residence hall beds _____ Faculty and staff _____ Varsity sports

_____ Recognized Greek chapters

Operations (check all that apply):

☐ NCAA Division I athletics ☐ Football ☐ Medical school or hospital ☐ Student health or counseling center

☐ Research labs with hazardous materials ☐ Study abroad programs ☐ Summer camps for minors ☐ Campus police department

☐ Aviation or flight programs ☐ Online-only programs

2-1 Does the institution own or operate a hospital or clinical practice? (If yes, provide a separate medical professional submission.) ☐ Yes ☐ No

IF YES, EXPLAIN

3 EXPOSURE & RISK QUESTIONS — SEXUAL MISCONDUCT, TITLE IX & STUDENT SAFETY

Sexual misconduct drives many of the largest education losses, and reviver statutes have reopened decades-old abuse claims. Universities have paid $1 million to $3 million to settle hazing deaths, and Northwestern settled 34 hazing suits in 2025.

3-1 Has the institution been named in a claim under a state reviver or lookback statute? ☐ Yes ☐ No

IF YES, EXPLAIN

3-2 Has the institution been the subject of a federal Title IX or Clery Act investigation in the past 5 years? ☐ Yes ☐ No

IF YES, EXPLAIN

3-3 Is there a full-time Title IX coordinator with trained investigators? ☐ Yes ☐ No

IF NO, EXPLAIN

3-4 Are staff and volunteers who work with minors (camps, clinics, outreach) background-checked? ☐ Yes ☐ No

IF NO, EXPLAIN

3-5 Has any athletic team physician, trainer, or coach been accused of abuse? ☐ Yes ☐ No

IF YES, EXPLAIN

3-6 Has a student died or been hospitalized from hazing in the past 10 years? ☐ Yes ☐ No

IF YES, EXPLAIN

3-7 Are Greek chapters required to complete anti-hazing training each year? ☐ Yes ☐ No

IF NO, EXPLAIN

3-8 Are hazing violations reported publicly? ☐ Yes ☐ No

IF NO, EXPLAIN

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3-9 Is there a threat assessment team for students in crisis? ☐ Yes ☐ No
IF NO, EXPLAIN

3-10 Is alcohol served at institution-sponsored or tailgate events? ☐ Yes ☐ No
IF YES, EXPLAIN

4 EXPOSURE & RISK QUESTIONS — ATHLETICS, PROGRAMS & MANAGEMENT LIABILITY

Educators legal liability covers wrongful acts by the institution, its board, and faculty. Defense costs for general and educators legal liability claims nearly doubled from 2019 to 2024, and insurers are tightening terms.

4-1 Is there a concussion protocol with independent medical authority to remove athletes? ☐ Yes ☐ No
IF NO, EXPLAIN

4-2 Are athletes paid name, image, and likeness compensation directly by the institution? ☐ Yes ☐ No
IF YES, EXPLAIN

4-3 Do students travel abroad on institution-sponsored programs? ☐ Yes ☐ No
IF YES, EXPLAIN

4-4 If yes to 4-3, is travel to countries under a Level 3 or 4 State Department advisory allowed? ☐ Yes ☐ No
IF YES, EXPLAIN

4-5 Do research labs use select agents, radioactive materials, or high-hazard chemicals? ☐ Yes ☐ No
IF YES, EXPLAIN

4-6 Has the institution faced protests, occupations, or civil unrest causing damage or claims? ☐ Yes ☐ No
IF YES, EXPLAIN

4-7 Has a student or former student sued over admissions, grading, discipline, or degree value? ☐ Yes ☐ No
IF YES, EXPLAIN

4-8 Has the institution been named in an antitrust or financial-aid class action? ☐ Yes ☐ No
IF YES, EXPLAIN

4-9 Has enrollment fallen more than 10% in the past 3 years? ☐ Yes ☐ No
IF YES, EXPLAIN

4-10 Is multi-factor authentication required for all staff and student system access? ☐ Yes ☐ No
IF NO, EXPLAIN

5 PAYROLL, SALES & REVENUE

ANNUAL OPERATING BUDGET ($)	ENDOWMENT ($)	TOTAL ANNUAL PAYROLL ($)	TOTAL INSURABLE VALUES ($)

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6 PRIOR INSURANCE & LOSS HISTORY

Attach currently valued loss runs for the last 10 years.

GL / EDUCATORS LEGAL LIABILITY CARRIER	SEXUAL MISCONDUCT LIMIT / RETENTION	EXCESS TOWER LIMIT

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

6-1 Have historical policies (especially pre-1990 GL) been located for possible abuse claims? ☐ Yes ☐ No
IF NO, EXPLAIN

6-2 Has any single claim exceeded $1 million in the past 10 years? ☐ Yes ☐ No
IF YES, EXPLAIN

6-3 Has any carrier declined, cancelled, or non-renewed coverage for this operation in the past 10 years? ☐ Yes ☐ No
IF YES, EXPLAIN

6-4 Is the applicant aware of any incident or circumstance that could give rise to a claim? ☐ Yes ☐ No
IF YES, EXPLAIN

7 RISK MANAGEMENT & SAFETY

7-1 Is there a dedicated risk manager and an enterprise risk management committee? ☐ Yes ☐ No
IF NO, EXPLAIN

7-2 Are all programs serving minors registered and reviewed centrally? ☐ Yes ☐ No
IF NO, EXPLAIN

7-3 Is there a tested business continuity and cyber incident response plan? ☐ Yes ☐ No
IF NO, EXPLAIN

8 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

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