CORY WASHINGTON & CO.

SMARTER RISK. STRONGER BUSINESS.

CWCO-SUP-CRIME Rev. 09-2026

COMMERCIAL CRIME SUPPLEMENTAL

Complete with CWCO-SUP-CORE for employee theft, forgery, money and securities, computer and funds-transfer fraud, and social engineering. Management-liability packages (D&O, fiduciary) use CWCO-SUP-DO.

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

TOTAL EMPLOYEES	EMPLOYEES WHO HANDLE MONEY OR INVENTORY	LOCATIONS

2 COVERAGE & EXPOSURE

Coverage parts requested:

☐ Employee theft ☐ Forgery or alteration ☐ Money & securities (inside) ☐ Money & securities (outside / in transit) ☐ Computer fraud

☐ Funds transfer fraud ☐ Social engineering ☐ Client property (third-party) ☐ ERISA fidelity bond

LIMIT REQUESTED ($)	DEDUCTIBLE ($)	SOCIAL ENGINEERING SUBLIMIT ($)	CURRENT CARRIER / LIMIT

MAXIMUM CASH ON PREMISES ($)	BANK DEPOSITS PER WEEK	ANNUAL WIRE / ACH OUTFLOWS ($)	LARGEST SINGLE PAYMENT ($)

2-1 Does the applicant sponsor a retirement or welfare plan subject to ERISA (fidelity bond required)? ☐ Yes ☐ No

IF YES, EXPLAIN

2-2 Does the applicant hold or handle clients' money or property? ☐ Yes ☐ No

IF YES, EXPLAIN

3 EXPOSURE & RISK QUESTIONS — SEGREGATION OF DUTIES & EARLY DETECTION

Businesses lose an estimated 5% of revenue to employee fraud, and small businesses have the highest median loss. A typical scheme runs a year before it's caught; frauds by owners and executives cost nine times more than those by employees. Separating duties and detecting early are what limit the damage.

3-1 Are bank accounts reconciled monthly by someone who cannot sign checks or make deposits? ☐ Yes ☐ No

IF NO, EXPLAIN

3-2 Do payments above a set amount require approval by two people? ☐ Yes ☐ No

IF NO, EXPLAIN

3-3 Is the person who sets up or changes vendors different from the person who pays them? ☐ Yes ☐ No

IF NO, EXPLAIN

3-4 Are payroll changes approved by someone other than the person who processes payroll? ☐ Yes ☐ No

IF NO, EXPLAIN

3-5 Are changes to payment instructions verified by phone using a known number? ☐ Yes ☐ No

IF NO, EXPLAIN

3-6 Is positive pay or an ACH filter used on bank accounts? ☐ Yes ☐ No

IF NO, EXPLAIN

3-7 Must employees who handle money take consecutive vacation or rotate duties? ☐ Yes ☐ No

IF NO, EXPLAIN

3-8 Are surprise audits or cash counts performed? ☐ Yes ☐ No
IF NO, EXPLAIN

3-9 Are financial statements audited or reviewed by an outside CPA each year? ☐ Yes ☐ No
IF NO, EXPLAIN

3-10 Can employees report suspected fraud anonymously? ☐ Yes ☐ No
IF NO, EXPLAIN

3-11 Does someone other than the owner review the owner's and executives' expenses and transactions? ☐ Yes ☐ No
IF NO, EXPLAIN

3-12 Are background checks completed for employees who handle money? ☐ Yes ☐ No
IF NO, EXPLAIN

4 LOSS HISTORY

Answer for the past 5 years.

4-1 Has the applicant discovered employee theft, forgery, or computer or funds-transfer fraud? ☐ Yes ☐ No
IF YES, EXPLAIN

4-2 Has the applicant been tricked into sending money to a fraudster (social engineering)? ☐ Yes ☐ No
IF YES, EXPLAIN

4-3 Has crime coverage been declined, cancelled, or non-renewed? ☐ Yes ☐ No
IF YES, EXPLAIN

DATE DISCOVERED	TYPE OF LOSS	AMOUNT LOST ($)	RECOVERED ($)	CONTROLS ADDED

5 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**