

For building owners and tenants buying earthquake coverage, either standalone, excess, or as an endorsement to a property policy. Underwriters price each building on its construction, year built, soil, and retrofits, so complete one row per building. Owners who also need flood over a primary policy should complete CWCO-SUP-DIC. Attach ACORD 125 and 140, a statement of values, and any seismic engineering report, retrofit permit, or probable maximum loss (PML) study.

1 APPLICANT / BUSINESS INFORMATION

LEGAL BUSINESS NAME

DBA

FEIN

YEARS IN BUSINESS

MAILING ADDRESS

CITY / STATE / ZIP

WEBSITE

Entity type:

☐ Sole proprietor

☐ Partnership

☐ LLC

☐ Corporation

Applicant is the:

☐ Building owner

☐ Tenant (contents and improvements)

☐ Condo / association

☐ Property manager

PRIMARY CONTACT / TITLE

PHONE

EMAIL

MORTGAGE LENDER (IF ANY)

LENDER EARTHQUAKE REQUIREMENT (LIMIT / DEDUCTIBLE)

2 BUILDINGS & VALUES

BUILDING ADDRESS	YEAR BUILT	CONSTRUCTION	STORIES	BUILDING VALUE (\$)	CONTENTS / BI VALUE (\$)

Construction types on the schedule (check all that apply):

☐ Wood frame

☐ Unreinforced masonry (URM)

☐ Reinforced masonry

☐ Tilt-up concrete

☐ Concrete frame

☐ Steel frame

☐ Pre-engineered metal

☐ Mixed / unknown

Occupancy of the main building:

☐ Office

☐ Retail

☐ Warehouse / distribution

☐ Manufacturing

☐ Apartments / mixed use

☐ Other

Coverage requested (check all that apply):

☐ Building

☐ Contents

☐ Business income / rents

☐ Extra expense

☐ Ordinance or law

☐ Earthquake sprinkler leakage

3 EXPOSURE & RISK QUESTIONS — BUILDING & SITE

Earthquake pricing has softened since early 2024, with good risks seeing 5% to 20% reductions. Underwriters still look hardest at older concrete and masonry, soft-story parking, and soft soils, and favor engineered buildings built after about 1990.

3-1 Was any building constructed before 1990?

☐ Yes

☐ No

IF YES, EXPLAIN

3-2 Is any building unreinforced masonry (brick or block without steel reinforcing)?

☐ Yes

☐ No

IF YES, EXPLAIN

3-3 Is any building a concrete frame built before 1980?

☐ Yes

☐ No

IF YES, EXPLAIN

3-4 Is any building a soft-story design (open parking, tuck-under, or open retail beneath upper floors)?

☐ Yes

☐ No

IF YES, EXPLAIN

3-5 If yes to 3-4, has every soft-story building been retrofitted?

☐ Yes

☐ No

IF NO, EXPLAIN

3-6	Is every wood-frame building bolted to its foundation?	☐ Yes ☐ No
IF NO, EXPLAIN		
3-7	Is any building tilt-up concrete without a roof-to-wall anchorage retrofit?	☐ Yes ☐ No
IF YES, EXPLAIN		
3-8	Is any building on a hillside, fill, or soft soil?	☐ Yes ☐ No
IF YES, EXPLAIN		
3-9	Is any building in a state-mapped liquefaction, landslide, or fault zone?	☐ Yes ☐ No
IF YES, EXPLAIN		
3-10	Has a structural engineer issued a seismic evaluation or PML study for any building?	☐ Yes ☐ No
IF YES, EXPLAIN		
3-11	Is any building subject to a local mandatory seismic retrofit ordinance?	☐ Yes ☐ No
IF YES, EXPLAIN		

4 EXPOSURE & RISK QUESTIONS — CONTENTS, SYSTEMS & RECOVERY

Much earthquake damage comes from what is inside the building: toppled racks, broken sprinkler and gas lines, and the fire and water damage that follow.

4-1	Are storage racks over 8 feet tall anchored to the floor?	☐ Yes ☐ No
IF NO, EXPLAIN		
4-2	Are fire sprinkler pipes seismically braced?	☐ Yes ☐ No
IF NO, EXPLAIN		
4-3	Are automatic or excess-flow gas shutoff valves installed?	☐ Yes ☐ No
IF NO, EXPLAIN		
4-4	Are water heaters, tanks, and heavy equipment strapped or anchored?	☐ Yes ☐ No
IF NO, EXPLAIN		
4-5	Are flammable liquids or hazardous materials stored on site?	☐ Yes ☐ No
IF YES, EXPLAIN		
4-6	Would operations stop if the main building were closed for 90 days or more?	☐ Yes ☐ No
IF YES, EXPLAIN		
4-7	Is there an alternate site that could be used after an earthquake?	☐ Yes ☐ No
IF NO, EXPLAIN		
4-8	Are critical records and computer systems backed up outside the region?	☐ Yes ☐ No
IF NO, EXPLAIN		
4-9	Does the business depend on one supplier or customer in the same earthquake region?	☐ Yes ☐ No
IF YES, EXPLAIN		

5 PAYROLL, SALES & REVENUE

ANNUAL REVENUE (\$)	ANNUAL RENTAL INCOME (\$, IF OWNER)	EMPLOYEES
ESTIMATED BUSINESS INCOME LOSS — 12 MONTHS (\$)	ESTIMATED TIME TO REBUILD (MONTHS)	

6 PRIOR INSURANCE & LOSS HISTORY

Attach currently valued loss runs for the last 5 years.

CURRENT EARTHQUAKE CARRIER / LIMIT

CURRENT DEDUCTIBLE (% OR \$)

EXPIRATION DATE

DATE OF LOSS	DESCRIPTION	AMOUNT PAID (\$)	OPEN / CLOSED

6-1 Has any building had earthquake damage, even without a claim?

☐ Yes ☐ No

IF YES, EXPLAIN

6-2 Has earthquake coverage been declined, cancelled, or non-renewed?

☐ Yes ☐ No

IF YES, EXPLAIN

6-3 Is the applicant aware of any damage or circumstance not yet reported that could give rise to a claim?

☐ Yes ☐ No

IF YES, EXPLAIN

LIMIT REQUESTED (\$)

COVERAGE NEEDED BY (DATE)

Deductible to quote (percent of each building's value):

☐ 2% ☐ 5% ☐ 10% ☐ 15% ☐ Quote options

7 RISK MANAGEMENT & SAFETY

7-1 Is there a written earthquake emergency plan?

☐ Yes ☐ No

IF NO, EXPLAIN

7-2 Are earthquake drills held at least once a year?

☐ Yes ☐ No

IF NO, EXPLAIN

7-3 Has any seismic improvement been made since the building was constructed?

☐ Yes ☐ No

IF YES, 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