

For businesses and building owners buying NFIP or private flood coverage, including excess flood and flood business income. Complete one location table per building and attach ACORD 125 and 140. Attach the elevation certificate if one exists, photos of all sides of each building, and any lender flood requirement letter.

1 APPLICANT / BUSINESS INFORMATION

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

Applicant is the:
☐ Building owner ☐ Tenant (contents only) ☐ Condo / association ☐ Property manager

PRIMARY CONTACT / TITLE	PHONE	EMAIL

MORTGAGE LENDER (IF ANY)	DATE FLOOD COVERAGE IS NEEDED BY

2 BUILDINGS & VALUES

BUILDING ADDRESS	FLOOD ZONE	BUILDING VALUE (\$)	CONTENTS VALUE (\$)

Building details (main building):

Year built	Stories	Lowest floor elevation (ft)	Base flood elevation (ft)	Square feet
Distance to water (ft)				

Foundation type:

☐ Slab on grade
 ☐ Crawlspace
 ☐ Basement
 ☐ Elevated on piers / pilings
 ☐ Unknown

Coverage requested (check all):

☐ NFIP building
 ☐ NFIP contents
 ☐ Private primary flood
 ☐ Excess flood above NFIP
 ☐ Flood business income
☐ Flood extra expense

ANNUAL BUSINESS INCOME AT RISK (\$, ILLUSTRATIVE)	DEDUCTIBLE REQUESTED (\$)

3 EXPOSURE & RISK QUESTIONS — LOCATION & BUILDING

Almost one-third of NFIP flood claims from 2014 to 2024 came from outside mapped high-risk flood areas.

3-1 Is any building in a FEMA Special Flood Hazard Area (Zone A or V)? ☐ Yes ☐ No
 IF YES, EXPLAIN

3-2 Does an elevation certificate exist for each building? ☐ Yes ☐ No
 IF YES, EXPLAIN

3-3 Is the lowest floor, including any basement, below the base flood elevation? ☐ Yes ☐ No
 IF YES, EXPLAIN

3-4 Are electrical panels, HVAC, boilers, or generators located below ground level? ☐ Yes ☐ No
 IF YES, EXPLAIN

3-5 Is inventory or equipment stored in a basement or on the floor of the lowest level? ☐ Yes ☐ No
 IF YES, EXPLAIN

3-6 Does the building have flood barriers, flood vents, sump pumps with backup power, or backflow valves? ☐ Yes ☐ No
IF YES, EXPLAIN

3-7 Has the building or the street around it flooded, even without a claim, in the last 10 years? ☐ Yes ☐ No
IF YES, EXPLAIN

3-8 Is the property near a river, coast, lake, dam, levee, or drainage canal? ☐ Yes ☐ No
IF YES, EXPLAIN

4 EXPOSURE & RISK QUESTIONS — GAPS & RECOVERY

NFIP commercial policies cap building and contents at \$500,000 each, do not cover lost business income, and usually start 30 days after purchase. The NFIP has lapsed nine times since 2010, most recently in 2025 and 2026.

4-1 Do building or contents values exceed the \$500,000 NFIP limits? ☐ Yes ☐ No
IF YES, EXPLAIN

4-2 Would the business lose income if the building were closed by flooding? ☐ Yes ☐ No
IF YES, EXPLAIN

4-3 Is property kept outdoors (stock, equipment, vehicles, landscaping) that could be damaged by flooding? ☐ Yes ☐ No
IF YES, EXPLAIN

4-4 Has the building had sewer or drain backup? ☐ Yes ☐ No
IF YES, EXPLAIN

4-5 Is there a written flood plan for moving stock, equipment, and records before a flood? ☐ Yes ☐ No
IF YES, EXPLAIN

4-6 Are critical records and computer systems backed up off site or in the cloud? ☐ Yes ☐ No
IF YES, EXPLAIN

4-7 Is a closing, refinance, or lease deadline tied to having flood coverage in place? ☐ Yes ☐ No
IF YES, EXPLAIN

5 PRIOR INSURANCE & LOSS HISTORY

Attach currently-valued loss runs for the last 5 years, including any NFIP claims.

CURRENT FLOOD CARRIER / NFIP POLICY NO.	CURRENT LIMITS	EXPIRATION DATE

5-1 Has flood coverage on this property ever been declined, cancelled, or allowed to lapse? ☐ Yes ☐ No
IF YES, EXPLAIN

5-2 Has the property received federal disaster assistance for flooding in the past? ☐ Yes ☐ No
IF YES, EXPLAIN

DATE OF LOSS	DESCRIPTION (CAUSE, DEPTH OF WATER)	TOTAL PAID (\$, ILLUSTRATIVE)	OPEN / CLOSED

5-3 Is the applicant aware of any damage or circumstance not yet reported that could give rise to a claim? ☐ Yes ☐ No
IF YES, EXPLAIN

6 RISK MANAGEMENT & SAFETY

6-1	Are sump pumps, backflow valves, and flood barriers tested at least once a year?	☐ Yes ☐ No
IF YES, EXPLAIN		
6-2	Does the business monitor flood warnings and assign someone to act on them?	☐ Yes ☐ No
IF YES, EXPLAIN		
6-3	Has the building been elevated, flood-proofed, or improved since construction?	☐ Yes ☐ No
IF YES, EXPLAIN		

7 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