CORY WASHINGTON & CO.

SMARTER RISK. STRONGER BUSINESS.

CWCO-SUP-COWORK Rev. 09-2026

COWORKING SPACE SUPPLEMENTAL

Covers coworking and flexible-office operators, including shared desks, private offices, meeting and event space, and virtual-office services. Complete with ACORD 125, 126, and 140. Attach the member agreement, house rules, and the master lease insurance and indemnity provisions.

1 APPLICANT / BUSINESS INFORMATION

LEGAL BUSINESS NAME	DBA / BRAND	FEIN	YEARS IN BUSINESS

BUSINESS ADDRESS	CITY / STATE / ZIP	WEBSITE

Entity type:

☐ LLC ☐ Corporation ☐ Franchise ☐ Operated by building owner

PRIMARY CONTACT / TITLE	PHONE	EMAIL

2 OPERATIONS

LOCATION ADDRESS, CITY, STATE	SQ. FT.	MEMBER CAPACITY	LEASED / OWNED	24/7 ACCESS (Y/N)

Services offered (check all that apply):

☐ Hot desks ☐ Dedicated desks ☐ Private offices ☐ Meeting rooms rented to the public ☐ Event space rental
☐ Virtual office and mail handling ☐ Café or food service ☐ Beer or wine for members ☐ Wellness or childcare room ☐ Fitness room

ACTIVE MEMBERS	EVENTS PER MONTH	STAFFED HOURS PER WEEK

2-1 Does the applicant lease its locations under a master lease? ☐ Yes ☐ No

IF YES, EXPLAIN

2-2 If yes to 2-1, has the applicant's insurance been checked against the master lease's insurance and indemnity requirements? ☐ Yes ☐ No

IF YES, EXPLAIN

2-3 Are events open to the general public held on site? ☐ Yes ☐ No

IF YES, EXPLAIN

3 EXPOSURE & RISK QUESTIONS — MEMBER CONDUCT, ACCESS & ALCOHOL

Employment attorneys warn that coworking combines anonymous users, few conduct rules, and free-flowing alcohol — a recipe for harassment, theft, and alcohol-related incidents. Operators must protect their own staff and respond when members complain about other members.

3-1 Does every member sign an agreement that includes the house rules? ☐ Yes ☐ No

IF YES, EXPLAIN

3-2 Does the member agreement include an indemnity in the applicant's favor? ☐ Yes ☐ No

IF YES, EXPLAIN

3-3 Do house rules include an anti-harassment policy that applies to members and their guests? ☐ Yes ☐ No

IF YES, EXPLAIN

3-4 Is there a written procedure for investigating complaints between members, including removing a member? ☐ Yes ☐ No

IF YES, EXPLAIN

3-5 Is every member's identity verified at sign-up? ☐ Yes ☐ No

IF YES, EXPLAIN

3-6 Is entry controlled by individual key cards or codes? ☐ Yes ☐ No

IF YES, EXPLAIN

3-7 Are access logs kept for at least 90 days? ☐ Yes ☐ No
IF YES, EXPLAIN

3-8 Do cameras cover entrances and common areas during after-hours access? ☐ Yes ☐ No
IF YES, EXPLAIN

3-9 Is alcohol served or provided to members or guests? ☐ Yes ☐ No
IF YES, EXPLAIN

3-10 If yes to 3-9, does the applicant hold any license its state requires to serve alcohol? ☐ Yes ☐ No
IF YES, EXPLAIN

3-11 If yes to 3-9, is alcohol served only during staffed hours, never from unattended self-serve taps? ☐ Yes ☐ No
IF YES, EXPLAIN

3-12 Have there been harassment complaints, assaults, or thefts between members in the last 3 years? ☐ Yes ☐ No
IF YES, EXPLAIN

4 EXPOSURE & RISK QUESTIONS — NETWORK, DATA & MEMBER PROPERTY

4-1 Is each member company's traffic isolated on the shared network (e.g., separate networks or client isolation)? ☐ Yes ☐ No
IF YES, EXPLAIN

4-2 Does the Wi-Fi use enterprise encryption with individual logins rather than a shared password? ☐ Yes ☐ No
IF YES, EXPLAIN

4-3 Are shared printers and scanners set to clear stored documents? ☐ Yes ☐ No
IF YES, EXPLAIN

4-4 Are mail and packages logged on receipt and signed out by the member? ☐ Yes ☐ No
IF YES, EXPLAIN

4-5 Has a member claimed a data breach, network intrusion, or lost or stolen property? ☐ Yes ☐ No
IF YES, EXPLAIN

5 EXPOSURE & RISK QUESTIONS — PREMISES, EVENTS & ACCESSIBILITY

5-1 Are event attendance limits set within fire-code occupancy? ☐ Yes ☐ No
IF YES, EXPLAIN

5-2 Do outside groups renting event space provide certificates of insurance naming the applicant? ☐ Yes ☐ No
IF YES, EXPLAIN

5-3 Have the spaces and website been reviewed for disability accessibility? ☐ Yes ☐ No
IF YES, EXPLAIN

5-4 Are certificates of insurance on file for every contractor working in the spaces? ☐ Yes ☐ No
IF YES, EXPLAIN

5-5 Has a member or guest been injured on the premises in the last 3 years? ☐ Yes ☐ No
IF YES, EXPLAIN

6 PAYROLL, SALES & REVENUE

TOTAL ANNUAL PAYROLL ($)	NUMBER OF EMPLOYEES	EVENT / MEETING ROOM REVENUE ($)
PROJECTED ANNUAL GROSS REVENUE ($)	**PRIOR YEAR ACTUAL REVENUE ($)**	**FOOD AND BEVERAGE REVENUE ($)**

7 PRIOR INSURANCE & LOSS HISTORY

Attach currently valued loss runs for the last 5 years.

CURRENT PROPERTY / GL CARRIER	LIQUOR LIABILITY? (Y / N)	CYBER LIMIT

7-1 Has any carrier declined, cancelled, or non-renewed coverage in the last 5 years? ☐ Yes ☐ No

IF YES, EXPLAIN

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

7-2 Is the applicant aware of any incident, complaint, or circumstance not yet resulting in a claim that could reasonably give rise to one? ☐ Yes ☐ No

IF YES, EXPLAIN

8 RISK MANAGEMENT

8-1 Are staff trained on handling member complaints, including harassment reports? ☐ Yes ☐ No

IF YES, EXPLAIN

8-2 Is there a written incident report process used for every injury, theft, and complaint? ☐ Yes ☐ No

IF YES, EXPLAIN

9 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