CORY WASHINGTON & CO.

SMARTER RISK. STRONGER BUSINESS.

DOG WALKING & PET SITTING SUPPLEMENTAL

Covers dog walkers, pet sitters (drop-in and overnight), in-home boarding, and pet taxi services. Kennels and commercial daycare facilities are rated separately. Complete with ACORD 125 and 126. Attach a blank client service agreement.

1 APPLICANT / BUSINESS INFORMATION

LEGAL BUSINESS NAME

DBA

FEIN

YEARS IN BUSINESS

BUSINESS ADDRESS

CITY / STATE / ZIP

WEBSITE / BOOKING PAGE

Entity type:

☐ Sole proprietor ☐ Partnership ☐ LLC ☐ Corporation

PRIMARY CONTACT / TITLE

PHONE

EMAIL

LOCAL DOG WALKER / PET BUSINESS PERMIT NO. (IF REQUIRED)

CERTIFICATIONS HELD (E.G., PET CPR / FIRST AID, PSI, NAPPS)

2 OPERATIONS

DESCRIPTION OF SERVICES AND SERVICE AREA

SERVICE	% OF ANNUAL REVENUE

Services: private dog walks; group walks; drop-in visits; overnight sitting in client's home; boarding in the applicant's home; daycare in the applicant's home; pet taxi / transport; off-leash hikes or adventures; basic training; bathing or grooming; other.

ACTIVE CLIENTS

NUMBER OF WALKERS / SITTERS

MOST DOGS WALKED AT ONCE

AVERAGE DOGS PER WALK

Clients come from (check all that apply):

☐ Direct / referral ☐ Rover ☐ Wag ☐ Other app or platform

2-1 Does the applicant board or keep client pets overnight in the applicant's own home? ☐ Yes ☐ No

IF YES, EXPLAIN

A homeowners or renters policy generally excludes business activities, including paid boarding at home.

2-2 Are dogs ever let off leash (hikes, beaches, dog parks, fenced fields)? ☐ Yes ☐ No

IF YES, EXPLAIN

2-3 Are pets transported in a vehicle (describe whose vehicle in the explanation)? ☐ Yes ☐ No

IF YES, EXPLAIN

2-4 If yes to 2-3, are pets crated or restrained during transport? ☐ Yes ☐ No

IF YES, EXPLAIN

2-5 Does the applicant care for animals other than dogs and cats (birds, reptiles, horses, livestock, exotics)? ☐ Yes ☐ No
IF YES, EXPLAIN

3 EXPOSURE & RISK QUESTIONS — PETS IN CARE, CUSTODY & CONTROL

A client's pet is legally personal property in the walker's care. General liability excludes property in the insured's care, custody, or control, so injury, illness, loss, or death of a client's pet generally needs animal bailee coverage.

3-1 Does every client sign a written agreement with vet authorization, vaccination records, emergency contacts, and a limit on the applicant's liability? ☐ Yes ☐ No
IF YES, EXPLAIN

3-2 Is every new dog screened at a meet-and-greet, including bite history, reactivity, and escape behavior? ☐ Yes ☐ No
IF YES, EXPLAIN

3-3 Does the applicant decline dogs with a bite history or known aggression toward people or other dogs? ☐ Yes ☐ No
IF YES, EXPLAIN

3-4 Is there a written limit on dogs per walker, at or below any local legal limit (e.g., 8 in San Francisco)? ☐ Yes ☐ No
IF YES, EXPLAIN

3-5 Are dogs from different households walked together only after a temperament match, and never on retractable leashes? ☐ Yes ☐ No
IF YES, EXPLAIN

3-6 Is there a written procedure for a lost or escaped pet, including immediate owner notification? ☐ Yes ☐ No
IF YES, EXPLAIN

3-7 Do sitters give medications or injections, or care for senior or medically fragile pets? ☐ Yes ☐ No
IF YES, EXPLAIN

3-8 Has any pet been injured, become ill, gone missing, or died while in the applicant's care? ☐ Yes ☐ No
IF YES, EXPLAIN

4 EXPOSURE & RISK QUESTIONS — DOG BITES & THIRD PARTIES

Dog-related injury claims cost insurers $1.86 billion in 2025 (Insurance Information Institute). When a walked dog bites someone, the owner's insurer often pursues the walker for the loss.

4-1 Has any dog in the applicant's care bitten or injured a person or another animal? ☐ Yes ☐ No
IF YES, EXPLAIN

4-2 Does the applicant take client dogs to dog parks or off-leash areas with other members of the public? ☐ Yes ☐ No
IF YES, EXPLAIN

4-3 Are walkers trained in dog body language, breaking up dog fights, and bite first aid? ☐ Yes ☐ No
IF YES, EXPLAIN

4-4 Does the applicant accept dogs of breeds or sizes that other insurers have restricted? ☐ Yes ☐ No
IF YES, EXPLAIN

5 EXPOSURE & RISK QUESTIONS — CLIENT HOMES, KEYS & ACCESS

5-1 Are client keys and door codes stored securely, coded so they cannot be matched to an address? ☐ Yes ☐ No
IF YES, EXPLAIN

5-2 Are all walkers and sitters background-checked before entering client homes? ☐ Yes ☐ No
IF YES, EXPLAIN

5-3 Does the applicant carry a dishonesty bond or crime coverage for theft by staff? ☐ Yes ☐ No
IF YES, EXPLAIN

5-4 Is a written home-check list used for each visit (doors locked, water and stoves off, alarm set)? ☐ Yes ☐ No
IF YES, EXPLAIN

5-5 Are overnight sitters prohibited from having guests, parties, or others in the client's home? ☐ Yes ☐ No
IF YES, EXPLAIN

5-6 Has the applicant or any sitter been accused of theft, damage, or leaving a home unsecured? ☐ Yes ☐ No
IF YES, EXPLAIN

6 PAYROLL, SALES & REVENUE

Walkers and sitters are (check all that apply):
☐ Owner only ☐ W-2 employees ☐ 1099 contractors ☐ Platform-sourced contractors

TOTAL ANNUAL PAYROLL ($)

PAID TO 1099 WALKERS / SITTERS ($)

NUMBER OF W-2 EMPLOYEES

PROJECTED ANNUAL GROSS REVENUE ($)

PRIOR YEAR ACTUAL REVENUE ($)

7 PRIOR INSURANCE & LOSS HISTORY

Attach currently valued loss runs for the last 3-5 years.

CURRENT / EXPIRING GL CARRIER

ANIMAL BAILEE LIMIT

BOND / CRIME CARRIER (IF ANY)

7-1 Has any carrier declined, cancelled, or non-renewed coverage for this operation in the last 3-5 years? ☐ Yes ☐ No
IF YES, EXPLAIN

7-2 Have there been any claims for dog bites, pet injury or loss, home damage, theft, or lost keys? ☐ Yes ☐ No
IF YES, EXPLAIN

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

7-3 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 & SAFETY

8-1 Do all walkers and sitters hold current pet first aid and CPR certification? ☐ Yes ☐ No
IF YES, EXPLAIN

8-2 Is there a written heat, cold, and storm policy for shortening or cancelling walks? ☐ Yes ☐ No
IF YES, EXPLAIN

8-3 Are walks and visits logged with GPS or check-in records that clients can see? ☐ Yes ☐ No
IF YES, EXPLAIN

8-4 Are walkers trained to avoid falls and leash injuries (hand wraps, harnesses, managing pullers)? ☐ 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