

For college fraternity and sorority chapters, their house corporations, and local Greek organizations. Student housing operators use CWCO-SUP-STUHSG and adult fraternal and veterans organizations use CWCO-SUP-VETFRAT. Complete with ACORD 125, 126, and 140. Attach the chapter risk management policy, the university's insurance requirements, the national organization's insurance certificate, the house lease or deed, and five years of loss runs.

1 APPLICANT / BUSINESS INFORMATION

CHAPTER / ORGANIZATION NAME	HOUSE CORPORATION NAME	FEIN	YEAR CHARTERED
CHAPTER HOUSE ADDRESS	CITY / STATE / ZIP	COLLEGE / UNIVERSITY	

Entity type:
☐ Unincorporated association ☐ Nonprofit corporation ☐ LLC ☐ Other

PRIMARY CONTACT / TITLE	PHONE	EMAIL

Organization type:
☐ Social fraternity ☐ Social sorority ☐ Multicultural organization ☐ Professional or honor society ☐ Local (no national)
☐ House corporation only

NATIONAL / INTER-NATIONAL ORGANIZATION	GOVERNING COUNCIL (IFC, NPC, NPHC, MGC, OTHER)

2 OPERATIONS

Chapter size:
 Active members New members per year Members living in house House capacity (beds)
 Social events per semester Events with alcohol per semester

2-1 Is the chapter in good standing with its university? ☐ Yes ☐ No
 IF NO, EXPLAIN

2-2 Is the chapter in good standing with its national organization? ☐ Yes ☐ No
 IF NO, EXPLAIN

2-3 Has the chapter been suspended, placed on probation, or closed in the past 5 years? ☐ Yes ☐ No
 IF YES, EXPLAIN

2-4 Is the chapter covered under its national organization's insurance program? ☐ Yes ☐ No
 IF YES, EXPLAIN

3 EXPOSURE & RISK QUESTIONS — HAZING & NEW MEMBER PROGRAMS

The federal Stop Campus Hazing Act (Dec. 2024) requires colleges to publicly report hazing incidents. In 2024, a \$28 million suit over a VCU pledge's alcohol death settled for more than \$4 million against the national fraternity, the chapter, and 11 former members, mostly paid by insurers.

3-1 Does the chapter have a written anti-hazing policy? ☐ Yes ☐ No
 IF NO, EXPLAIN

3-2 Do all members complete anti-hazing training each year? ☐ Yes ☐ No
 IF NO, EXPLAIN

3-3 Is the new member program approved in writing by the national organization? ☐ Yes ☐ No
 IF NO, EXPLAIN

3-4 Is the new member period 8 weeks or less? ☐ Yes ☐ No
 IF NO, EXPLAIN

3-5 Is there an anonymous way to report hazing? ☐ Yes ☐ No
 IF NO, EXPLAIN

3-6 Has the chapter or any member been investigated for hazing in the past 5 years (including by the university)? ☐ Yes ☐ No
IF YES, EXPLAIN

4 EXPOSURE & RISK QUESTIONS — ALCOHOL, EVENTS & CONDUCT

Universities increasingly require chapter liability coverage that cannot exclude alcohol, hazing, or sexual misconduct, with the university named as additional insured.

4-1 Does the chapter follow a written risk management policy (e.g., FIPG or its national's policy)? ☐ Yes ☐ No
IF NO, EXPLAIN

4-2 Is chapter money ever used to buy alcohol? ☐ Yes ☐ No
IF YES, EXPLAIN

4-3 Is alcohol at events served only by a licensed third-party vendor? ☐ Yes ☐ No
IF NO, EXPLAIN

4-4 Is a guest list used at every event? ☐ Yes ☐ No
IF NO, EXPLAIN

4-5 Are IDs checked at every event with alcohol? ☐ Yes ☐ No
IF NO, EXPLAIN

4-6 Are sober monitors assigned at every event? ☐ Yes ☐ No
IF NO, EXPLAIN

4-7 Are events held at third-party venues? ☐ Yes ☐ No
IF YES, EXPLAIN

4-8 Does the chapter run trips or retreats requiring travel? ☐ Yes ☐ No
IF YES, EXPLAIN

4-9 Do all members complete sexual misconduct prevention training each year? ☐ Yes ☐ No
IF NO, EXPLAIN

4-10 Does the chapter have a medical amnesty or call-for-help policy? ☐ Yes ☐ No
IF NO, EXPLAIN

5 EXPOSURE & RISK QUESTIONS — CHAPTER HOUSE

House is:

☐ Owned by house corporation ☐ Leased from university ☐ Leased from private landlord ☐ No chapter house

YEAR BUILT	STORIES	BUILDING VALUE (\$)	CONTENTS VALUE (\$)

5-1 Is the house fully sprinklered? ☐ Yes ☐ No
IF NO, EXPLAIN

5-2 Are smoke detectors hard-wired and monitored? ☐ Yes ☐ No
IF NO, EXPLAIN

5-3 Is there a live-in adult house director or resident advisor? ☐ Yes ☐ No
IF NO, EXPLAIN

5-4 Is the house inspected by the fire marshal each year? ☐ Yes ☐ No
IF NO, EXPLAIN

5-5 Are roof, balcony, and window access locked or restricted? ☐ Yes ☐ No
IF NO, EXPLAIN

5-6 Is there a pool, hot tub, or volleyball court on the property? ☐ Yes ☐ No
IF YES, EXPLAIN

5-7 Do residents sign a housing agreement that includes conduct rules? ☐ Yes ☐ No
IF NO, EXPLAIN

6 PAYROLL, SALES & REVENUE

ANNUAL DUES REVENUE (\$)	ANNUAL ROOM & BOARD REVENUE (\$)	STAFF PAYROLL (COOK, DIRECTOR) (\$)	TOTAL ANNUAL BUDGET (\$)

7 PRIOR INSURANCE & LOSS HISTORY

GL CARRIER / LIMITS	PROPERTY CARRIER / LIMIT	EXPIRATION DATE

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

7-1 Does the current policy exclude hazing? ☐ Yes ☐ No
IF YES, EXPLAIN

7-2 Does the current policy exclude alcohol-related claims? ☐ Yes ☐ No
IF YES, EXPLAIN

7-3 Does the current policy exclude sexual misconduct or abuse? ☐ Yes ☐ No
IF YES, EXPLAIN

7-4 Does the current policy cover individual members and officers as insureds? ☐ Yes ☐ No
IF NO, EXPLAIN

7-5 Has any coverage been declined, cancelled, or non-renewed? ☐ Yes ☐ No
IF YES, EXPLAIN

7-6 Is the applicant aware of any incident or circumstance that could give rise to a claim? ☐ Yes ☐ No
IF YES, EXPLAIN

8 RISK MANAGEMENT & SAFETY

8-1 Does an alumni advisor attend chapter meetings at least monthly? ☐ Yes ☐ No
IF NO, EXPLAIN

8-2 Is there a written emergency response plan for the house and events? ☐ Yes ☐ No
IF NO, 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, 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