

Covers residential and commercial property inspectors, including ancillary services. Appraisers use CWCO-SUP-APPRAISER. Complete with ACORD 125.

1 APPLICANT / BUSINESS INFORMATION

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

Entity type:
☐ Sole proprietor ☐ Partnership ☐ LLC ☐ Corporation

PRIMARY CONTACT / TITLE	PHONE	EMAIL

STATE INSPECTOR LICENSE NO(S).	ASHI / INTERNACHI MEMBERSHIP

2 OPERATIONS

INSPECTIONS PER YEAR	INSPECTORS	COMMERCIAL INSPECTIONS (%)	AGENT-REFERRED JOBS (%)

Ancillary services (check all that apply):
☐ Radon testing ☐ Mold sampling ☐ Termite / WDO ☐ Sewer scope ☐ Pool and spa ☐ Drone roof inspection ☐ Septic
☐ Well water

2-1 Does the business offer any ancillary services checked above? ☐ Yes ☐ No
 IF YES, EXPLAIN

2-2 Do inspectors walk on roofs? ☐ Yes ☐ No
 IF YES, EXPLAIN

3 EXPOSURE & RISK QUESTIONS — MISSED DEFECTS, SCOPE & AGREEMENTS

Home inspection claims usually come after closing, when a buyer finds a roof, foundation, or water problem the report didn't flag. The pre-inspection agreement and a clear report are the main defenses, but some states limit how much liability an inspector can cap.

3-1 Does every client sign a pre-inspection agreement before the inspection? ☐ Yes ☐ No
 IF NO, EXPLAIN

3-2 Has counsel confirmed the agreement's liability limits are enforceable in each state served? ☐ Yes ☐ No
 IF YES, EXPLAIN

3-3 Are inspections performed to a published standard of practice (ASHI, InterNACHI, or state)? ☐ Yes ☐ No
 IF NO, EXPLAIN

3-4 Do reports include photos and clearly state areas not inspected and why? ☐ Yes ☐ No
 IF NO, EXPLAIN

3-5 Are clients encouraged to attend the inspection? ☐ Yes ☐ No
 IF NO, EXPLAIN

3-6 Are clients given a verbal walkthrough of findings before the report? ☐ Yes ☐ No
 IF YES, EXPLAIN

3-7 If yes to 2-1, does each ancillary inspector hold any license the service requires? ☐ Yes ☐ No
 IF YES, EXPLAIN

3-8 Is the applicant currently, or has it previously been, insured on a claims-made professional liability policy? ☐ Yes ☐ No
 IF YES, EXPLAIN

3-9 Has any professional liability carrier declined, cancelled, or non-renewed the applicant? ☐ Yes ☐ No
IF YES, EXPLAIN

3-10 Does every professional complete the continuing education their license requires? ☐ Yes ☐ No
IF NO, EXPLAIN

3-11 Are client files kept under a written retention policy? ☐ Yes ☐ No
IF NO, EXPLAIN

3-12 Has the business had a claim over a missed defect in the last 5 years? ☐ Yes ☐ No
IF YES, EXPLAIN

CURRENT PL / E&O CARRIER RETROACTIVE DATE LIMIT / DEDUCTIBLE

4 EXPOSURE & RISK QUESTIONS — PHYSICAL HAZARDS & RECORDS

4-1 If yes to 2-2, are roofs walked only when pitch, weather, and surface are safe? ☐ Yes ☐ No
IF YES, EXPLAIN

4-2 If yes to 2-2, are drones or ground methods used when a roof is unsafe to walk? ☐ Yes ☐ No
IF YES, EXPLAIN

4-3 Are ladders and attic access handled under written safety rules? ☐ Yes ☐ No
IF NO, EXPLAIN

4-4 Do inspectors carry GL coverage for damage caused during inspections? ☐ Yes ☐ No
IF YES, EXPLAIN

4-5 Are reports and photos kept for at least the state's statute of limitations? ☐ Yes ☐ No
IF YES, EXPLAIN

5 REVENUE

ANNUAL GROSS REVENUE (\$) ANCILLARY REVENUE (\$) TOTAL PAYROLL (\$)

6 PRIOR INSURANCE & LOSS HISTORY

Attach currently valued loss runs for the last 5 years.

GL CARRIER / LIMITS BUSINESS AUTO (Y / N) WORKERS' COMP (Y / N)

6-1 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

6-2 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

7 RISK MANAGEMENT

7-1	Are inspectors trained and licensed before inspecting alone?	☐ Yes ☐ No
	IF YES, EXPLAIN	
7-2	Is there a written procedure for responding to post-closing complaints?	☐ 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