CORY WASHINGTON & CO.

SMARTER RISK. STRONGER BUSINESS.

HOMEOWNERS ASSOCIATION (HOA) SUPPLEMENTAL

Covers planned-community homeowners associations that own and maintain common areas. Condominium associations use CWCO-SUP-ASSOC. Complete with ACORD 125, 126, and 140 (if the HOA owns buildings). Attach the governing documents' enforcement and fining provisions.

1 APPLICANT / BUSINESS INFORMATION

LEGAL BUSINESS NAME

DBA

FEIN

YEARS IN BUSINESS

BUSINESS ADDRESS

CITY / STATE / ZIP

WEBSITE

Entity type:

☐ Nonprofit corporation ☐ Unincorporated association ☐ Other

PRIMARY CONTACT / TITLE

PHONE

EMAIL

MANAGEMENT COMPANY (IF ANY)

MANAGER CAI / CAM DESIGNATION

2 OPERATIONS

HOMES / LOTS

ACRES OF COMMON AREA

BOARD MEMBERS

ANNUAL ASSESSMENTS COLLECTED ($)

Common areas and amenities (check all that apply):

☐ Pool ☐ Clubhouse ☐ Playground ☐ Lake, pond, or retention pond ☐ Docks or boat ramp ☐ Walking trails ☐ Gated entry
☐ Private roads ☐ Sports courts ☐ Fitness room

2-1 Has the developer turned control of the board over to homeowners? ☐ Yes ☐ No

IF YES, EXPLAIN

2-2 Are any homes rented short-term or listed on Airbnb or VRBO? ☐ Yes ☐ No

IF YES, EXPLAIN

2-3 Does the association own any buildings other than a clubhouse or pool house? ☐ Yes ☐ No

IF YES, EXPLAIN

3 EXPOSURE & RISK QUESTIONS — BOARD DECISIONS, ENFORCEMENT & FAIR HOUSING

An HOA's most frequent claims are homeowner suits over the board's decisions: covenant enforcement, fines, architectural approvals, elections, and fair-housing issues such as assistance animals. Those claims fall under D&O coverage, not general liability.

3-1 Are fines and enforcement actions taken only after the notice and hearing the governing documents require? ☐ Yes ☐ No

IF YES, EXPLAIN

3-2 Are architectural and enforcement decisions recorded in board minutes with the reasons stated? ☐ Yes ☐ No

IF YES, EXPLAIN

3-3 Are reasonable accommodation requests, including assistance animals, handled under a written procedure? ☐ Yes ☐ No

IF YES, EXPLAIN

3-4 Do board members complete governance or fair-housing training? ☐ Yes ☐ No

IF YES, EXPLAIN

3-5 Are delinquent assessments collected through an attorney or agency that follows debt-collection law? ☐ Yes ☐ No

IF YES, EXPLAIN

3-6 Is the D&O policy written to include non-monetary claims and fair-housing allegations? ☐ Yes ☐ No

IF YES, EXPLAIN

3-7 Have homeowners sued the board or association in the last 5 years? ☐ Yes ☐ No

IF YES, EXPLAIN

3-8 Has a HUD or fair-housing complaint been filed against the association in the last 5 years? ☐ Yes ☐ No
IF YES, EXPLAIN

4 EXPOSURE & RISK QUESTIONS — POOLS, WATER & COMMON-AREA AMENITIES

4-1 Is every pool fenced with self-closing, self-latching gates? ☐ Yes ☐ No
IF YES, EXPLAIN

4-2 Do pool drains comply with the Virginia Graeme Baker Act? ☐ Yes ☐ No
IF YES, EXPLAIN

4-3 Is every pool without a lifeguard posted with swim-at-your-own-risk signs and pool rules? ☐ Yes ☐ No
IF YES, EXPLAIN

4-4 Are ponds and retention ponds signed, with no swimming allowed? ☐ Yes ☐ No
IF YES, EXPLAIN

4-5 Are playgrounds inspected on a schedule with impact-absorbing surfacing? ☐ Yes ☐ No
IF YES, EXPLAIN

4-6 Are private roads, sidewalks, and trails inspected and repaired on a schedule? ☐ Yes ☐ No
IF YES, EXPLAIN

4-7 Has anyone drowned, nearly drowned, or been seriously injured in a common area in the last 5 years? ☐ Yes ☐ No
IF YES, EXPLAIN

5 EXPOSURE & RISK QUESTIONS — FUNDS, RESERVES & VENDORS

5-1 Is a fidelity or crime bond in place covering everyone who handles association funds, including the manager? ☐ Yes ☐ No
IF YES, EXPLAIN

5-2 Do two signers approve payments above a set amount? ☐ Yes ☐ No
IF YES, EXPLAIN

5-3 Has a reserve study been completed in the last 5 years? ☐ Yes ☐ No
IF YES, EXPLAIN

5-4 Are vendors required to provide certificates naming the association? ☐ Yes ☐ No
IF YES, EXPLAIN

5-5 Do volunteers perform maintenance or run events for the association? ☐ Yes ☐ No
IF YES, EXPLAIN

6 VALUES & BUDGET

TOTAL INSURED VALUES ($)	ANNUAL OPERATING BUDGET ($)	RESERVE BALANCE ($)

7 PRIOR INSURANCE & LOSS HISTORY

Attach currently valued loss runs for the last 5 years.

GL CARRIER / LIMITS	D&O CARRIER / LIMITS	CRIME / FIDELITY 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 Is there a written risk management program? ☐ Yes ☐ No

IF YES, EXPLAIN

8-2 Are common areas inspected at least monthly, with hazards logged and fixed? ☐ 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**