CORY WASHINGTON & CO.

SMARTER RISK. STRONGER BUSINESS.

HOUSE FLIPPING & REAL ESTATE INVESTOR SUPPLEMENTAL

Covers fix-and-flip investors, wholesalers, and investors renovating properties to rent or resell. Long-term rental portfolios also complete the landlord form; short-term rentals, the short-term rental form. Complete with ACORD 125, 126, and 140. Attach a current property schedule and a sample contractor agreement.

1 APPLICANT / BUSINESS INFORMATION

LEGAL BUSINESS NAME | DBA | FEIN | YEARS INVESTING

BUSINESS ADDRESS | CITY / STATE / ZIP | STATES WHERE PROPERTIES ARE OWNED

Entity type:

☐ Individual ☐ LLC ☐ Series LLC / one LLC per property ☐ Corporation ☐ Partnership

PRIMARY CONTACT / TITLE | PHONE | EMAIL

CONTRACTOR LICENSE NO. (IF SELF-PERFORMING) | EPA LEAD-SAFE CERTIFIED FIRM NO. (IF ANY)

2 OPERATIONS

Investment model (check all that apply):

☐ Fix and flip ☐ Wholesaling / contract assignment ☐ Buy, renovate, and rent ☐ New or infill construction ☐ Short-term rental conversion ☐ Commercial / mixed-use

PROPERTIES BOUGHT PER YEAR | PROPERTIES SOLD PER YEAR | AVERAGE HOLD (MONTHS) | AVERAGE REHAB BUDGET ($)

PROPERTY ADDRESS	YEAR BUILT	PURCHASE PRICE ($)	REHAB BUDGET ($)	STATUS (VACANT / RENOVATING / LISTED / RENTED)

2-1 Are any properties held as long-term rentals? ☐ Yes ☐ No

IF YES, EXPLAIN

If yes, also complete the landlord / apartment form for those properties.

2-2 Does the applicant or its employees perform renovation work, rather than hiring licensed general contractors? ☐ Yes ☐ No

IF YES, EXPLAIN

2-3 Does the applicant raise money from private investors or partners for deals? ☐ Yes ☐ No

IF YES, EXPLAIN

3 EXPOSURE & RISK QUESTIONS — VACANT PROPERTIES & RENOVATION SITES

Under the standard commercial property form, once a building has been vacant for more than 60 consecutive days there is no coverage for vandalism, water damage, theft, glass breakage, or sprinkler leakage, and other losses are cut by 15%. Whether a renovation counts as "vacant" is often disputed.

3-1 Are any properties vacant, or expected to be vacant, for more than 60 consecutive days? ☐ Yes ☐ No

IF YES, EXPLAIN

MOST PROPERTIES VACANT AT ONCE	LONGEST VACANCY (DAYS)	HIGHEST SINGLE PROPERTY VALUE ($)

3-2 Is each renovation insured under a builders risk, renovation, or vacancy-permit policy rather than a standard homeowners or dwelling form? ☐ Yes ☐ No

IF YES, EXPLAIN

3-3 Are locks changed at purchase, and are properties secured with alarms, cameras, or lighting to deter theft and squatters? ☐ Yes ☐ No

IF YES, EXPLAIN

3-4 Is heat maintained or the plumbing drained and winterized when a property is vacant in freezing weather? ☐ Yes ☐ No

IF YES, EXPLAIN

3-5 Is each property visited and inspected at least weekly, with visits logged? ☐ Yes ☐ No

IF YES, EXPLAIN

3-6 Has a property had vandalism, theft of materials or appliances, squatters, fire, or water damage? ☐ Yes ☐ No

IF YES, EXPLAIN

4 EXPOSURE & RISK QUESTIONS — CONTRACTORS, LEAD PAINT & PERMITS

EPA says house flippers who renovate pre-1978 homes themselves or with employees must be Lead-Safe Certified Firms. EPA made pre-1978 residential renovation a fiscal 2026 enforcement priority, and penalties run tens of thousands of dollars per violation, per day.

% OF PROPERTIES BUILT BEFORE 1978	CERTIFIED RENOVATOR ON STAFF (NAME)	CONTRACTORS USED PER YEAR

4-1 On pre-1978 properties, is all paint-disturbing work done by a Lead-Safe Certified Firm, with required records kept for 3 years? ☐ Yes ☐ No

IF YES, EXPLAIN

4-2 Are building permits pulled for all work that requires them, with final inspections completed before sale? ☐ Yes ☐ No

IF YES, EXPLAIN

4-3 Must every contractor be licensed, carry GL and workers' comp, name the applicant as additional insured, and sign a written contract with indemnity? ☐ Yes ☐ No

IF YES, EXPLAIN

4-4 Is structural, roofing, electrical, plumbing, and HVAC work done only by licensed trades? ☐ Yes ☐ No

IF YES, EXPLAIN

4-5 Has a contractor, worker, or visitor been injured on a project, or has a contractor filed a lien? ☐ Yes ☐ No

IF YES, EXPLAIN

5 EXPOSURE & RISK QUESTIONS — RESALE, DISCLOSURE & BUYERS

5-1 Are state seller disclosure forms completed for every sale, and for pre-1978 homes, the federal lead disclosure, pamphlet, and 10-day inspection opportunity? ☐ Yes ☐ No

IF YES, EXPLAIN

5-2 Is a pre-listing inspection report provided to buyers? ☐ Yes ☐ No

IF YES, EXPLAIN

5-3 Does the applicant offer buyers a home warranty or its own written warranty? ☐ Yes ☐ No

IF YES, EXPLAIN

5-4 Has a buyer claimed hidden defects, unpermitted work, mold, or misrepresentation after a sale? ☐ Yes ☐ No

IF YES, EXPLAIN

5-5 Are showings and open houses held at properties with active renovation, and are work areas closed off? ☐ Yes ☐ No

IF YES, EXPLAIN

6 PAYROLL, SALES & REVENUE

TOTAL ANNUAL PAYROLL ($)	PAID TO CONTRACTORS ($)	NUMBER OF EMPLOYEES

ANNUAL GROSS SALES PROCEEDS ($)	ANNUAL RENTAL INCOME ($)	PRIOR YEAR GROSS REVENUE ($)

7 PRIOR INSURANCE & LOSS HISTORY

Attach currently valued loss runs for the last 5 years.

CURRENT PROPERTY / BUILDERS RISK CARRIER	GL CARRIER / LIMITS	VACANCY PERMIT (Y / N)

7-1 Has any carrier declined, cancelled, or non-renewed coverage, or denied a claim because of vacancy, 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 & SAFETY

8-1 Is each property added to the insurance schedule on the day of purchase and removed only after closing? ☐ Yes ☐ No

IF YES, EXPLAIN

8-2 Are dumpsters, debris, open trenches, and unfinished stairs or decks secured against trespassers and children? ☐ 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