LADDER, SCAFFOLD & AERIAL LIFT MANUFACTURER SUPPLEMENTAL

For manufacturers, importers, and brand owners of ladders, scaffold frames, planks, and towers, and mobile elevating work platforms (scissor, boom, mast, and push-around lifts). Rental companies use CWCO-SUP-EQRENT. Complete with ACORD 125/126/140. Attach a product list with units sold, standards certifications (ANSI A14, A92.20, UL/CSA), the warning label set, the recall procedure, and ten years of loss runs.

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 ☐ U.S. subsidiary of foreign parent

PRIMARY CONTACT / TITLE	PHONE	EMAIL

BRAND NAMES SOLD	PLANT LOCATIONS / CONTRACT FACTORIES

2 OPERATIONS

PRODUCT TYPE	% OF SALES	UNITS PER YEAR	MADE WHERE

Types: step ladders; extension ladders; multi-position ladders; attic ladders; fixed ladders; scaffold frames and planks; rolling towers; scissor lifts; boom lifts; vertical mast and push-around lifts.

Customers (check all that apply):
☐ Home centers / retail ☐ Contractors ☐ Rental companies ☐ Industrial users ☐ Online / marketplaces ☐ Export

Size:
_____ Units in service (est.) _____ Rental fleet customers _____ Employees _____ Years oldest design sold

2-1 Does the applicant sell products made by contract factories under its own brand? ☐ Yes ☐ No
IF YES, EXPLAIN

2-2 Has the applicant acquired another maker's brand, assets, or product line? ☐ Yes ☐ No
IF YES, EXPLAIN

3 EXPOSURE & RISK QUESTIONS — LADDERS & SCAFFOLDING

A Texas jury awarded about $4.8 million over a ladder that racked when a user grabbed a side rail. In Louisiana, a $5 million judgment over a 1991 ladder made by a bankrupt predecessor was litigated to the state supreme court.

3-1 Is every ladder model tested to the current ANSI A14 standard by an independent lab? ☐ Yes ☐ No
IF NO, EXPLAIN

3-2 Are production lots of ladders sampled and tested after launch? ☐ Yes ☐ No
IF NO, EXPLAIN

3-3 Has racking or twisting stability been tested on each step-ladder model? ☐ Yes ☐ No
IF NO, EXPLAIN

3-4 Are contract factories audited for welds, rivets, and material grade? ☐ Yes ☐ No
IF NO, EXPLAIN

This supplemental is an intake document. It does not replace any carrier application and affords no coverage.

3-5 Are duty rating and weight limit permanently marked on every ladder? ☐ Yes ☐ No
IF NO, EXPLAIN

3-6 Are scaffold components designed and load-rated by a professional engineer? ☐ Yes ☐ No
IF NO, EXPLAIN

3-7 Do scaffold products ship with erection instructions and capacity labels? ☐ Yes ☐ No
IF NO, EXPLAIN

3-8 Are planks or frames mixed with other makers' components permitted by the instructions? ☐ Yes ☐ No
IF YES, EXPLAIN

3-9 Are products sold under a brand name previously used by a different company? ☐ Yes ☐ No
IF YES, EXPLAIN

3-10 Does the applicant sell fiberglass or aluminum ladders rated for electrical work? ☐ Yes ☐ No
IF YES, EXPLAIN

4 EXPOSURE & RISK QUESTIONS — AERIAL WORK PLATFORMS

Boom-lift tip-overs on slopes and in high wind drive the largest claims; one 2026 Delaware verdict reached $18.2 million. ANSI A92.20 has required load sensing on new MEWPs since June 2020.

4-1 Are all MEWPs built after June 1, 2020 compliant with ANSI A92.20? ☐ Yes ☐ No
IF NO, EXPLAIN

4-2 Do all models have platform load sensing? ☐ Yes ☐ No
IF NO, EXPLAIN

4-3 Do boom lifts cut out drive or boom functions when out of level? ☐ Yes ☐ No
IF NO, EXPLAIN

4-4 Is a maximum wind speed marked on every outdoor-rated model? ☐ Yes ☐ No
IF NO, EXPLAIN

4-5 Do any models offer secondary guarding against operator entrapment? ☐ Yes ☐ No
IF NO, EXPLAIN

4-6 Are more than half of the applicant's MEWPs sold to rental companies? ☐ Yes ☐ No
IF YES, EXPLAIN

4-7 Are safety bulletins and retrofit kits tracked to each serial number? ☐ Yes ☐ No
IF NO, EXPLAIN

4-8 Does the applicant provide operator or familiarization training? ☐ Yes ☐ No
IF YES, EXPLAIN

4-9 Does the applicant refurbish or remanufacture used MEWPs for resale? ☐ Yes ☐ No
IF YES, EXPLAIN

4-10 Has the applicant conducted a recall or safety campaign in the past 10 years? ☐ Yes ☐ No
IF YES, EXPLAIN

5 PAYROLL, SALES & REVENUE

ANNUAL GROSS SALES ($)	LADDER SALES ($)	MEWP SALES ($)	TOTAL ANNUAL PAYROLL ($)

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6 PRIOR INSURANCE & LOSS HISTORY

Attach currently valued loss runs for the last 10 years.

GL / PRODUCTS CARRIER / LIMIT	PRODUCTS DEDUCTIBLE / SIR	UMBRELLA / EXCESS LIMIT

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

6-1 Has a fall or tip-over involving the applicant's product produced a claim in the past 10 years? ☐ Yes ☐ No
IF YES, EXPLAIN

6-2 Has the applicant been named in a claim over a product made by a predecessor company? ☐ Yes ☐ No
IF YES, EXPLAIN

6-3 Has any carrier declined, cancelled, or non-renewed coverage for this operation in the past 10 years? ☐ Yes ☐ No
IF YES, EXPLAIN

6-4 Is the applicant aware of any incident or circumstance that could give rise to a claim? ☐ Yes ☐ No
IF YES, EXPLAIN

7 RISK MANAGEMENT & SAFETY

7-1 Is there a product safety committee that reviews designs, field incidents, and warnings? ☐ Yes ☐ No
IF NO, EXPLAIN

7-2 Are failed products from field incidents retained for engineering analysis? ☐ Yes ☐ No
IF NO, EXPLAIN

7-3 Is there a written recall plan naming who decides and how owners are reached? ☐ Yes ☐ No
IF NO, 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