CORY WASHINGTON & CO.

SMARTER RISK. STRONGER BUSINESS.

CWCO-SUP-LIVERY Rev. 09-2026

LIVERY BUSINESS SUPPLEMENTAL

Covers pre-arranged sedan, SUV, and black-car livery services, including owner-operator and affiliate networks. Stretch limos, party buses, and coaches use CWCO-SUP-LIMO; taxis CWCO-SUP-TAXI; app-based platform operators CWCO-SUP-TNC. Complete with ACORD 125 and 127.

1 APPLICANT / BUSINESS INFORMATION

LEGAL BUSINESS NAME | DBA | FEIN | YEARS IN BUSINESS

GARAGING ADDRESS | CITY / STATE / ZIP | WEBSITE

Entity type:

☐ Sole proprietor ☐ Partnership ☐ LLC ☐ Corporation ☐ Nonprofit

PRIMARY CONTACT / TITLE | PHONE | EMAIL

USDOT NO. (IF ANY) | MC / OPERATING AUTHORITY NO. | STATE / LOCAL PERMIT OR LICENSE NO(S).

2 OPERATIONS

VEHICLE TYPE	COUNT	SEATING CAPACITY	AVERAGE MODEL YEAR	OWNED / LEASED / DRIVER-OWNED

Vehicle types: sedans; SUVs; vans (up to 15 passengers); other.

NUMBER OF DRIVERS | W-2 EMPLOYEES (%) | OWNER-OPERATORS / LEASE DRIVERS (%) | ANNUAL DRIVER TURNOVER (%)

TRIPS PER MONTH | CORPORATE ACCOUNTS (%) | AIRPORT TRIPS (%) | TRIPS FARMED OUT (%)

2-1 Does the applicant farm out trips to affiliate operators? ☐ Yes ☐ No

IF YES, EXPLAIN

2-2 Does the applicant accept farmed-in trips from other companies? ☐ Yes ☐ No

IF YES, EXPLAIN

2-3 Do any drivers use vehicles they own or lease themselves? ☐ Yes ☐ No

IF YES, EXPLAIN

3 EXPOSURE & RISK QUESTIONS — DRIVERS, OWNER-OPERATORS & AFFILIATES

In livery, the booking company's name and liability follow the trip, whether the driver is an employee, an owner-operator, or an affiliate who received a farmed-out ride. Screening and insurance verification for every driver is the core control.

3-1 Are criminal background and sex-offender registry checks done on every driver, including owner-operators? ☐ Yes ☐ No

IF YES, EXPLAIN

3-2 Are drivers re-screened for criminal history at least yearly? ☐ Yes ☐ No

IF YES, EXPLAIN

3-3 Are driving records pulled at hire and reviewed at least yearly? ☐ Yes ☐ No

IF YES, EXPLAIN

3-4 Are drivers drug tested before starting and randomly? ☐ Yes ☐ No

IF YES, EXPLAIN

3-5 Does every driver hold the local livery or for-hire license required where they operate? ☐ Yes ☐ No
IF YES, EXPLAIN

3-6 If yes to 2-3, is each driver-owned vehicle scheduled on the applicant's commercial auto policy? ☐ Yes ☐ No
IF YES, EXPLAIN

3-7 If yes to 2-1, does every affiliate sign a written agreement with an indemnity in the applicant's favor? ☐ Yes ☐ No
IF YES, EXPLAIN

3-8 If yes to 2-1, are affiliates' certificates of insurance naming the applicant verified before trips are sent? ☐ Yes ☐ No
IF YES, EXPLAIN

3-9 Has a driver, owner-operator, or affiliate been in an accident or assault claim involving the applicant's passengers? ☐ Yes ☐ No
IF YES, EXPLAIN

4 EXPOSURE & RISK QUESTIONS — VEHICLES, DISPATCH & DRIVING

4-1 Are all vehicles inspected and maintained on a written schedule, with records kept? ☐ Yes ☐ No
IF YES, EXPLAIN

4-2 Does dispatch track vehicles by GPS during trips? ☐ Yes ☐ No
IF YES, EXPLAIN

4-3 Is there a written policy banning handheld phone use while driving? ☐ Yes ☐ No
IF YES, EXPLAIN

4-4 Are driver hours limited to prevent fatigue? ☐ Yes ☐ No
IF YES, EXPLAIN

4-5 Does the applicant hold airport permits where it picks up passengers? ☐ Yes ☐ No
IF YES, EXPLAIN

5 EXPOSURE & RISK QUESTIONS — PASSENGER SAFETY & DATA

5-1 Is there a written policy on sexual misconduct and assault that applies to all drivers? ☐ Yes ☐ No
IF YES, EXPLAIN

5-2 Is a driver removed from service immediately when a credible assault allegation is received? ☐ Yes ☐ No
IF YES, EXPLAIN

5-3 Are corporate clients' passenger and payment data protected with multi-factor authentication? ☐ Yes ☐ No
IF YES, EXPLAIN

6 PAYROLL, SALES & REVENUE

TOTAL ANNUAL PAYROLL ($)	PROJECTED ANNUAL GROSS REVENUE ($)	PAID TO OWNER-OPERATORS / AFFILIATES ($)

7 PRIOR INSURANCE & LOSS HISTORY

Attach currently valued loss runs for the last 5 years for auto liability, physical damage, and general liability.

CURRENT AUTO CARRIER	AUTO LIABILITY LIMIT	UMBRELLA / EXCESS 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 Are accidents and passenger complaints logged and reviewed monthly? ☐ Yes ☐ No

IF YES, EXPLAIN

8-2 Are vehicles equipped with cameras reviewed after incidents? ☐ 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