CORY WASHINGTON & CO.

SMARTER RISK. STRONGER BUSINESS.

MUSIC STUDIO SUPPLEMENTAL

Covers recording, mixing and mastering, rehearsal, podcast, and music lesson studios. Retail music stores use CWCO-SUP-MUSICSTORE. Complete with ACORD 125, 126, and 140. Attach a floor plan showing room finishes and exits, and a standard client or rehearsal agreement.

1 APPLICANT / BUSINESS INFORMATION

LEGAL BUSINESS NAME	DBA / STUDIO NAME	FEIN	YEARS IN BUSINESS

STUDIO ADDRESS	CITY / STATE / ZIP	WEBSITE / BOOKING PAGE

Entity type:

☐ Sole proprietor ☐ Partnership ☐ LLC ☐ Corporation

PRIMARY CONTACT / TITLE	PHONE	EMAIL

Studio type (check all that apply):

☐ Recording / tracking ☐ Mixing / mastering ☐ Rehearsal rooms ☐ Lesson / music school ☐ Podcast / video ☐ Live showcase / streaming

2 OPERATIONS

REVENUE SOURCE	% OF ANNUAL REVENUE

Revenue sources: hourly recording sessions; production and engineering fees; mixing and mastering; rehearsal room rental (hourly or monthly lockout); lessons; podcast and video production; beat or sample licensing; live showcases; other.

ROOMS / STUDIOS	HOURS OPEN PER WEEK	STUDIO EQUIPMENT VALUE ($)	YEAR BUILDING CONSTRUCTED

2-1 Do bands or clients have after-hours or 24-hour access (key cards, codes, monthly lockout rooms)? ☐ Yes ☐ No

IF YES, EXPLAIN

2-2 Does the studio host live audiences, showcases, or parties? ☐ Yes ☐ No

IF YES, EXPLAIN

2-3 Is alcohol sold, served, or allowed on the premises? ☐ Yes ☐ No

IF YES, EXPLAIN

3 EXPOSURE & RISK QUESTIONS — SOUNDPROOFING, ELECTRICAL & FIRE

Untreated polyurethane acoustic foam is combustible and has fueled deadly fires, including the 2003 Station nightclub fire (100 dead) and bar fires as recent as 2026. Studios pack that foam together with electronics, power, and sometimes after-hours occupants.

3-1 Is all acoustic foam and wall or ceiling treatment certified fire-rated (e.g., Class A flame spread) with documentation on file? ☐ Yes ☐ No
IF YES, EXPLAIN

ACOUSTIC TREATMENT BRAND / PRODUCT

FIRE RATING / TEST STANDARD

Fire protection in place (check all that apply):
☐ Automatic sprinklers ☐ Monitored smoke detection ☐ Extinguishers in every room ☐ Two or more exits ☐ Exit signs and emergency lighting
☐ None of these

3-2 Are open flames, candles, smoking, pyrotechnics, and haze machines prohibited in all rooms? ☐ Yes ☐ No
IF YES, EXPLAIN

3-3 Is gear powered from dedicated circuits, with no daisy-chained power strips or overloaded outlets? ☐ Yes ☐ No
IF YES, EXPLAIN

3-4 Has the fire marshal inspected the studio, and was the last inspection passed? ☐ Yes ☐ No
IF YES, EXPLAIN

3-5 Has the studio had a fire, electrical incident, or smoke damage? ☐ Yes ☐ No
IF YES, EXPLAIN

4 EXPOSURE & RISK QUESTIONS — CLIENTS' GEAR, RECORDINGS & DATA

CLIENTS' GEAR ON SITE ($, MAX)	BANDS IN MONTHLY LOCKOUT ROOMS	SESSION DATA STORED (TB)

4-1 Do rehearsal and session agreements state who insures clients' gear left at the studio? ☐ Yes ☐ No
IF YES, EXPLAIN

4-2 Are session files backed up the same day to at least two places, including one off site or in the cloud? ☐ Yes ☐ No
IF YES, EXPLAIN

4-3 Do contracts state how long session files are kept and who owns masters and stems? ☐ Yes ☐ No
IF YES, EXPLAIN

4-4 Are entry and room access logged (key cards or codes), with cameras covering entrances and hallways? ☐ Yes ☐ No
IF YES, EXPLAIN

4-5 Has a client claimed lost sessions, corrupted files, or stolen or damaged gear? ☐ Yes ☐ No
IF YES, EXPLAIN

5 EXPOSURE & RISK QUESTIONS — RIGHTS, LESSONS & CONDUCT

5-1 Does the studio produce, license, or sell beats, samples, or productions it owns? ☐ Yes ☐ No
IF YES, EXPLAIN

5-2 Are split sheets or producer agreements signed for every session where ownership is shared? ☐ Yes ☐ No
IF YES, EXPLAIN

5-3 Does the studio give lessons to students under 18? ☐ Yes ☐ No
IF YES, EXPLAIN

5-4 If yes to 5-3, are all instructors background-checked, including a sex-offender registry check? ☐ Yes ☐ No
IF YES, EXPLAIN

5-5 If yes to 5-3, do lesson rooms have windows or open sightlines? ☐ Yes ☐ No
IF YES, EXPLAIN

5-6 Are written rules on drugs, alcohol, guests, and noise enforced for rehearsal renters, with a way to remove violators? ☐ Yes ☐ No
IF YES, EXPLAIN

5-7 Has the studio had fights, injuries, noise complaints, or police calls involving clients? ☐ Yes ☐ No
IF YES, EXPLAIN

6 PAYROLL, SALES & REVENUE

TOTAL ANNUAL PAYROLL ($)	PAID TO CONTRACT ENGINEERS / INSTRUCTORS ($)	REHEARSAL RENTAL REVENUE ($)

PROJECTED ANNUAL GROSS REVENUE ($)	PRIOR YEAR ACTUAL REVENUE ($)	LESSON REVENUE ($)

7 PRIOR INSURANCE & LOSS HISTORY

Attach currently valued loss runs for the last 5 years.

CURRENT PROPERTY / GL CARRIER	EQUIPMENT / INLAND MARINE CARRIER	MEDIA / E&O CARRIER (IF ANY)

7-1 Has any carrier declined, cancelled, or non-renewed coverage for this operation 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 sound pressure in live rooms monitored, with hearing protection available for staff? ☐ Yes ☐ No
IF YES, EXPLAIN

8-2 Is an equipment inventory with serial numbers and values kept and backed up off site? ☐ 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