OUTDOOR POWER EQUIPMENT MANUFACTURER SUPPLEMENTAL

For manufacturers and brand owners of mowers (walk-behind, riding, zero-turn, stand-on, robotic), lawn tractors, trimmers, blowers, chainsaws, tillers, snow throwers, and log splitters, gas or battery. Farm tractors use CWCO-SUP-AGEQMFG; generators and power stations use CWCO-SUP-PORTPWR. Complete with ACORD 125/126/140. Attach a product list with units sold, engine and battery supplier lists, certifications (ANSI/OPEI B71, UL), 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 (INCL. PRIVATE LABEL)	PLANTS / CONTRACT FACTORIES AND COUNTRIES

2 OPERATIONS

PRODUCT CATEGORY	% OF SALES	UNITS PER YEAR	GAS / BATTERY SPLIT (%)

Categories: walk-behind mowers; lawn and garden tractors; zero-turn mowers; stand-on mowers; robotic mowers; trimmers and edgers; blowers; chainsaws; hedge trimmers; tillers; snow throwers; log splitters; batteries and chargers.

Customers (check all that apply):
☐ Home centers / mass retail ☐ Independent dealers ☐ Commercial landscapers ☐ Municipalities ☐ Online / marketplaces ☐ Export

Size:
_____ Dealers _____ Engine suppliers _____ Battery platforms _____ Employees _____ Units sold per year (000s)

2-1 Does the applicant sell products built by contract factories under its own or a retailer's brand? ☐ Yes ☐ No
IF YES, EXPLAIN

3 EXPOSURE & RISK QUESTIONS — ROLLOVER, BACKOVER & BLADE CONTACT

Riding-mower juries have awarded $2 million for a child run over and $4 million for a child's foot amputation. In ZTR rollover deaths, the fight often turns on a ROPS the buyer declined at sale.

3-1 Are ROPS and seat belts standard on every zero-turn and riding mower model? ☐ Yes ☐ No
IF NO, EXPLAIN

3-2 If ROPS is optional on any model, is the buyer's refusal documented in writing? ☐ Yes ☐ No
IF NO, EXPLAIN

3-3 Do riding mowers stop the blades when the mower moves in reverse unless an override is engaged? ☐ Yes ☐ No
IF NO, EXPLAIN

3-4 Can the reverse-mowing override stay engaged without the operator holding a control? ☐ Yes ☐ No
IF YES, EXPLAIN

3-5 Do commercial ZTRs carry slope limits on decals and in the manual? ☐ Yes ☐ No
IF NO, EXPLAIN

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

3-6 Do walk-behind mowers stop the blade within 3 seconds of releasing the control? ☐ Yes ☐ No
IF NO, EXPLAIN

3-7 Do robotic mowers use sensors that stop the blades when a child or pet is detected? ☐ Yes ☐ No
IF NO, EXPLAIN

3-8 Do chainsaws meet ANSI B175 kickback requirements? ☐ Yes ☐ No
IF NO, EXPLAIN

3-9 Are log splitters guarded against two-hand or pinch injuries? ☐ Yes ☐ No
IF NO, EXPLAIN

3-10 Are warnings about children near mowers placed on the machine as well as in the manual? ☐ Yes ☐ No
IF NO, EXPLAIN

4 EXPOSURE & RISK QUESTIONS — ENGINES, BATTERIES & FIELD PERFORMANCE

A 2024 recall of about 68,500 Kawasaki engines reached seven mower brands, and a 2026 recall covered about 554,780 Kobalt battery yard tools. California's zero-emission rule is moving the product line to batteries.

4-1 Do engine suppliers name the applicant as additional insured on their products policy? ☐ Yes ☐ No
IF NO, EXPLAIN

4-2 Do engine supply agreements say who pays for a recall caused by the engine? ☐ Yes ☐ No
IF NO, EXPLAIN

4-3 Are battery packs and chargers certified to UL 2849, UL 2595, or an equivalent? ☐ Yes ☐ No
IF NO, EXPLAIN

4-4 Are battery cells bought only from approved, named cell makers? ☐ Yes ☐ No
IF NO, EXPLAIN

4-5 Do any batteries charge through a USB or other port while inserted in the tool? ☐ Yes ☐ No
IF YES, EXPLAIN

4-6 Are fuel systems certified to EPA and CARB evaporative emission rules? ☐ Yes ☐ No
IF NO, EXPLAIN

4-7 Are warranty claims, dealer reports, and injury reports reviewed together for patterns? ☐ Yes ☐ No
IF NO, EXPLAIN

4-8 Is there a written procedure for deciding within 24 hours whether a hazard must be reported to CPSC? ☐ Yes ☐ No
IF NO, EXPLAIN

4-9 Has the applicant conducted a recall in the past 10 years? ☐ Yes ☐ No
IF YES, EXPLAIN

4-10 Can units be traced by serial number to buyers for recall notices? ☐ Yes ☐ No
IF NO, EXPLAIN

5 PAYROLL, SALES & REVENUE

ANNUAL GROSS SALES ($)	RIDING / ZTR SALES ($)	BATTERY PRODUCT 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	RECALL COVERAGE LIMIT (IF ANY)

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

6-1 Has a rollover, backover, or blade-contact injury produced a claim in the past 10 years? ☐ Yes ☐ No
IF YES, EXPLAIN

6-2 Has a product been blamed for a fire in a garage, shed, or home? ☐ 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 Is there a written recall plan naming who decides and how buyers are reached? ☐ Yes ☐ No
IF NO, EXPLAIN

7-3 Are dealers required to document a ROPS and safety walk-through at delivery? ☐ 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