

For pet crematories and pet aftercare providers offering private, partitioned, and communal cremation, aquamation, removal from homes and clinics, memorial products, and burial. Human crematories use CWCO-SUP-CREMATORY. Complete with ACORD 125, 126, 127, and 140. Attach the price list showing each cremation type, the chain-of-custody procedure, sample veterinary clinic agreements, air and wastewater permits, and five years of loss runs.

1 APPLICANT / BUSINESS INFORMATION

LEGAL BUSINESS NAME	DBA	FEIN	YEARS IN BUSINESS
FACILITY ADDRESS	CITY / STATE / ZIP	WEBSITE	

Entity type:
☐ Sole proprietor ☐ Partnership ☐ LLC ☐ Corporation

PRIMARY CONTACT / TITLE	PHONE	EMAIL

1-1 Is the applicant owned by or affiliated with a human funeral home or crematory? ☐ Yes ☐ No
 IF YES, EXPLAIN

2 OPERATIONS

RETORT / AQUAMATION UNIT (MAKE / MODEL)	YEAR INSTALLED	CAPACITY (LBS)	AIR / WATER PERMIT

Volume and staff:
 Private cremations per year Communal cremations per year Veterinary clinics served Removal vehicles
 Employees

Services (check all that apply):
☐ Private cremation ☐ Partitioned cremation ☐ Communal cremation ☐ Aquamation ☐ Home removals ☐ Clinic pickups
☐ Memorial products ☐ Pet burial / cemetery ☐ Horse and large-animal cremation

2-1 Is any cremation outsourced to another crematory? ☐ Yes ☐ No
 IF YES, EXPLAIN

3 EXPOSURE & RISK QUESTIONS — IDENTIFICATION & CHAIN OF CUSTODY

In 2025, a Pittsburgh pet crematory owner was charged after allegedly dumping more than 6,500 pets in a landfill and returning other animals' ashes to owners who paid about \$657,000 for private cremation. Many of the pets came through area veterinarians.

3-1 Is a numbered ID tag or disc kept with every pet from pickup through return of ashes? ☐ Yes ☐ No
 IF NO, EXPLAIN

3-2 Is a chain-of-custody log signed at each step? ☐ Yes ☐ No
 IF NO, EXPLAIN

3-3 Are private cremations done with only one pet in the chamber? ☐ Yes ☐ No
 IF NO, EXPLAIN

3-4 Does the price list clearly explain the difference between private, partitioned, and communal cremation? ☐ Yes ☐ No
 IF NO, EXPLAIN

3-5 Can owners witness the cremation? ☐ Yes ☐ No
 IF NO, EXPLAIN

3-6 Are communal remains disposed of in a lawful, documented way? ☐ Yes ☐ No
 IF NO, EXPLAIN

3-7 Are pets held in a freezer or cooler until cremation? ☐ Yes ☐ No
IF NO, EXPLAIN

3-8 Has an owner or clinic claimed they received the wrong ashes or that a pet was mishandled? ☐ Yes ☐ No
IF YES, EXPLAIN

3-9 Do veterinary clinic agreements require the applicant to indemnify the clinic? ☐ Yes ☐ No
IF YES, EXPLAIN

4 EXPOSURE & RISK QUESTIONS — RETORT, VEHICLES & WORKERS

4-1 Are retorts maintained by the manufacturer or a qualified service company on a schedule? ☐ Yes ☐ No
IF NO, EXPLAIN

4-2 Has a retort fire, chimney fire, or flashback occurred in the last 10 years? ☐ Yes ☐ No
IF YES, EXPLAIN

4-3 Is any retort left running unattended? ☐ Yes ☐ No
IF YES, EXPLAIN

4-4 Has a regulator cited the facility for emissions, odor, or wastewater violations? ☐ Yes ☐ No
IF YES, EXPLAIN

4-5 Have neighbors complained about smoke or odor? ☐ Yes ☐ No
IF YES, EXPLAIN

4-6 Are lifts or assist devices used for large animals? ☐ Yes ☐ No
IF NO, EXPLAIN

4-7 Are removal vehicles insured on a commercial auto policy? ☐ Yes ☐ No
IF NO, EXPLAIN

4-8 Do employees use personal vehicles for removals? ☐ Yes ☐ No
IF YES, EXPLAIN

5 PAYROLL, SALES & REVENUE

ANNUAL REVENUE (\$)	PRIVATE CREMATION REVENUE (\$)	MEMORIAL PRODUCT SALES (\$)	TOTAL ANNUAL PAYROLL (\$)

6 PRIOR INSURANCE & LOSS HISTORY

Attach currently valued loss runs for the last 5 years.

GL / PROFESSIONAL CARRIER / LIMITS	PROPERTY CARRIER / LIMIT	EXPIRATION DATE

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

6-1 Has a state attorney general or consumer agency contacted the applicant? ☐ Yes ☐ No
IF YES, EXPLAIN

6-2 Has any coverage been declined, cancelled, or non-renewed? ☐ Yes ☐ No
IF YES, EXPLAIN

6-3 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

Are chain-of-custody records audited by someone other than the operator?

☐ Yes ☐ No

IF NO, EXPLAIN

7-2

Are operators trained on retort safety and emergency shutdown?

☐ Yes ☐ No

IF NO, EXPLAIN

7-3

Are cremation records kept for at least 5 years?

☐ 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