

Covers cities, towns, villages, counties, special districts, school districts, utilities, housing authorities, and other governmental entities. Complete with ACORD 125 and the entity's statement of values, vehicle schedule, and most recent audited financial statement. Attach law enforcement policies (use of force, pursuit) where applicable.

1 APPLICANT / ENTITY INFORMATION

LEGAL NAME OF ENTITY		STATE	POPULATION SERVED
MAILING ADDRESS	CITY / STATE / ZIP		WEBSITE

Entity type:
☐ City / town / village ☐ County ☐ Special district ☐ School district ☐ Utility authority ☐ Transit authority
☐ Housing authority ☐ Fire / EMS district ☐ Joint powers / risk pool member

RISK MANAGER / TITLE	PHONE	EMAIL
ANNUAL OPERATING BUDGET (\$)	FULL-TIME EMPLOYEES	PART-TIME / SEASONAL / VOLUNTEERS

2 OPERATIONS & SERVICES

Services provided (check all that apply):
☐ Police ☐ Sheriff / jail ☐ Fire ☐ EMS / ambulance ☐ 911 dispatch ☐ Roads and bridges ☐ Water
☐ Wastewater / sewer ☐ Electric or gas utility ☐ Parks and recreation ☐ Pools / beaches ☐ Airport ☐ Transit
☐ Landfill / solid waste ☐ Public housing ☐ Foster care / social services ☐ K-12 schools ☐ Hospital / clinic ☐ Animal control
☐ Events / festivals ☐ Golf course

SWORN OFFICERS	JAIL / DETENTION BEDS	LANE-MILES OF ROAD	VEHICLES IN FLEET

2-1 Does the entity currently belong to a public entity risk pool or captive? ☐ Yes ☐ No
 IF YES, EXPLAIN

2-2 Does state law cap tort damages against the entity? ☐ Yes ☐ No
 IF YES, EXPLAIN

STATE TORT CLAIMS ACT CAP (PER PERSON / PER OCCURRENCE)	RECENT CHANGES TO CAPS OR IMMUNITY (Y / N)

3 EXPOSURE & RISK QUESTIONS — LAW ENFORCEMENT & DETENTION

Law enforcement claims are a leading driver of nuclear verdicts against public entities. Plaintiffs increasingly bring them as federal civil-rights claims, which are not limited by state tort caps. Complete this section if the entity has police, sheriff, or detention operations.

3-1 Is the law enforcement agency accredited (e.g., CALEA or a state accreditation program)? ☐ Yes ☐ No
 IF YES, EXPLAIN

3-2 Are use-of-force and vehicle-pursuit policies reviewed by counsel at least every two years? ☐ Yes ☐ No
 IF YES, EXPLAIN

3-3 Do all patrol officers wear body cameras? ☐ Yes ☐ No
 IF YES, EXPLAIN

3-4 Are there written rules for when body cameras must be activated and how long footage is kept? ☐ Yes ☐ No
 IF NO, EXPLAIN

3-5 Do officers receive annual training in de-escalation and crisis intervention? ☐ Yes ☐ No
 IF NO, EXPLAIN

3-6 Is there an early-warning system that flags officers with repeated complaints or force incidents? ☐ Yes ☐ No
 IF YES, EXPLAIN

3-7 Is jail medical and mental health care provided under a contract that requires the provider to carry its own liability and name the entity? ☐ Yes ☐ No
IF YES, EXPLAIN

3-8 Have there been any in-custody deaths or officer-involved shootings in the last 5 years? ☐ Yes ☐ No
IF YES, EXPLAIN

3-9 Have civil-rights (Section 1983) suits been filed against the entity or its officers in the last 5 years? ☐ Yes ☐ No
IF YES, EXPLAIN

NUMBER OF SECTION 1983 SUITS (5 YRS)	LARGEST SETTLEMENT / VERDICT (\$)	USE-OF-FORCE INCIDENTS (LAST YR)

4 EXPOSURE & RISK QUESTIONS — SEXUAL ABUSE, YOUTH PROGRAMS & REVIVED CLAIMS

Reviver statutes allow sexual abuse claims from decades ago, and they are hitting schools, foster care, and juvenile detention hardest. Los Angeles County's claims led to a settlement of about \$4 billion. Texas, Maryland, New Jersey, and other states have expanded liability or raised caps for these claims.

Programs serving minors or vulnerable adults (check all that apply):

☐ K-12 schools ☐ Foster care ☐ Juvenile detention ☐ Youth recreation / camps ☐ Libraries / after-school
☐ Senior or disability services ☐ Police explorer / youth programs ☐ None

4-1 Are all employees and volunteers who work with minors fingerprint background-checked before starting? ☐ Yes ☐ No
IF YES, EXPLAIN

4-2 Is there a written policy barring one-on-one unobserved contact between adults and minors? ☐ Yes ☐ No
IF NO, EXPLAIN

4-3 Are staff trained annually in abuse prevention and mandatory reporting? ☐ Yes ☐ No
IF NO, EXPLAIN

4-4 Has the entity received claims under a revived statute of limitations for past abuse? ☐ Yes ☐ No
IF YES, EXPLAIN

4-5 Has the entity located its historical liability policies (including occurrence policies from past decades) that could respond to revived claims? ☐ Yes ☐ No
IF YES, EXPLAIN

5 EXPOSURE & RISK QUESTIONS — INFRASTRUCTURE, UTILITIES & PROPERTY

5-1 Is there a system for receiving, logging, and fixing reports of road, sidewalk, and signal defects within set timeframes? ☐ Yes ☐ No
IF YES, EXPLAIN

5-2 Are sewer lines inspected and cleaned on a schedule? ☐ Yes ☐ No
IF NO, EXPLAIN

5-3 Is there a written process for responding to and handling sewer backup claims? ☐ Yes ☐ No
IF YES, EXPLAIN

5-4 Does the entity operate a drinking water system? ☐ Yes ☐ No
IF YES, EXPLAIN

5-5 If yes to 5-4, has the system been tested and a compliance plan made for EPA's PFAS drinking water rule? ☐ Yes ☐ No
IF NO, EXPLAIN

5-6 Does the entity own or operate dams, levees, or stormwater systems? ☐ Yes ☐ No
IF YES, EXPLAIN

5-7 Are pools, beaches, and playgrounds inspected on a written schedule? ☐ Yes ☐ No
IF NO, EXPLAIN

5-8 Are pools and beaches staffed with certified lifeguards or clearly signed as unguarded, as state law requires? ☐ Yes ☐ No
IF NO, EXPLAIN

TOTAL INSURED PROPERTY VALUES (\$)	HIGHEST-VALUE SINGLE BUILDING (\$)	BUILDINGS IN FLOOD / WILDFIRE / QUAKE ZONES

6 EXPOSURE & RISK QUESTIONS — PUBLIC OFFICIALS, EMPLOYMENT & CYBER

6-1 Are land-use, zoning, and permitting decisions reviewed by counsel before final action? ☐ Yes ☐ No
IF YES, EXPLAIN

6-2 Is there a human resources professional who reviews discipline and terminations before they occur? ☐ Yes ☐ No
IF YES, EXPLAIN

6-3 Is multi-factor authentication required for email and remote access? ☐ Yes ☐ No
IF YES, EXPLAIN

6-4 Are backups kept offline or immutable? ☐ Yes ☐ No
IF NO, EXPLAIN

6-5 Has a full restore from backup been tested in the last year? ☐ Yes ☐ No
IF YES, EXPLAIN

6-6 Is there a written cyber incident response plan tested in the last year? ☐ Yes ☐ No
IF YES, EXPLAIN

6-7 Has the entity had a ransomware attack, data breach, or funds-transfer fraud in the last 5 years? ☐ Yes ☐ No
IF YES, EXPLAIN

7 EXPOSURE & RISK QUESTIONS — FLEET & EMERGENCY VEHICLES

VEHICLE TYPE	NUMBER	AVERAGE AGE (YRS)

Vehicle types: police patrol; fire apparatus; ambulances; public works trucks and heavy equipment; transit buses; school buses; passenger vehicles.

7-1 Are driving records checked for all employees who drive entity vehicles, at hire and annually? ☐ Yes ☐ No
IF YES, EXPLAIN

7-2 Do police, fire, and EMS drivers complete emergency vehicle operations training (EVOC)? ☐ Yes ☐ No
IF YES, EXPLAIN

8 PAYROLL & BUDGET

TOTAL ANNUAL PAYROLL (\$)	LAW ENFORCEMENT PAYROLL (\$)	ANNUAL OPERATING EXPENDITURES (\$)

9 PRIOR INSURANCE & LOSS HISTORY

Attach currently valued loss runs for the last 5 years for every line of coverage.

CURRENT CARRIER OR RISK POOL

SELF-INSURED RETENTION / DEDUCTIBLE (\$)

EXCESS / UMBRELLA LIMITS

9-1 Has any carrier or pool declined, cancelled, non-renewed, or restricted coverage in the last 5 years?

☐ Yes ☐ No

IF YES, EXPLAIN

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

9-2 Is the entity 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

10 RISK MANAGEMENT

10-1 Is there a designated risk manager?

☐ Yes ☐ No

IF YES, EXPLAIN

10-2 Has the governing body adopted a written risk management program?

☐ Yes ☐ No

IF NO, EXPLAIN

10-3 Do contracts with vendors and contractors require them to carry insurance naming the entity as additional insured?

☐ Yes ☐ No

IF YES, EXPLAIN

10-4 Do those contracts require vendors and contractors to indemnify the entity?

☐ Yes ☐ No

IF NO, EXPLAIN

11 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