

Covers individual real estate licensees and teams operating under a sponsoring brokerage, including team LLCs and agents with their own staff. Brokerage firms use CWCO-SUP-REBROKER. Complete with ACORD 125. Attach the sponsoring brokerage's E&O certificate and any team agreement.

1 APPLICANT / AGENT OR TEAM INFORMATION

AGENT OR TEAM LEGAL NAME	TEAM / DBA NAME	FEIN (IF ENTITY)	YEARS LICENSED
BUSINESS ADDRESS	CITY / STATE / ZIP	WEBSITE	
LICENSE NO. AND STATE(S)	SPONSORING BROKERAGE	TEAM MEMBERS (LICENSED / UNLICENSED)	
PRIMARY CONTACT / TITLE	PHONE	EMAIL	

2 OPERATIONS

ACTIVITY	% OF COMMISSION INCOME

Activities: residential buyer representation; residential listings; commercial; leasing; new construction; referrals; other.

CLOSED TRANSACTIONS PER YEAR	OPEN HOUSES PER MONTH	UNLICENSED ASSISTANTS / STAFF	ANNUAL SALES VOLUME (\$)

2-1 Does the team operate through its own LLC or corporation? ☐ Yes ☐ No
IF YES, EXPLAIN

2-2 Does the agent or team employ staff directly (not through the brokerage)? ☐ Yes ☐ No
IF YES, EXPLAIN

2-3 Does the agent or team recommend inspectors, contractors, lenders, or other vendors to clients? ☐ Yes ☐ No
IF YES, EXPLAIN

3 EXPOSURE & RISK QUESTIONS — SHOWINGS, OPEN HOUSES & PERSONAL SAFETY

In NAR's 2024 safety survey, 22% of members feared for their safety or personal information, most often at open houses and showings; 86% showed properties alone, and only 53% said their brokerage had standard safety procedures.

3-1 Are open house visitors required to sign in, with ID or a phone number verified? ☐ Yes ☐ No
IF YES, EXPLAIN

3-2 Are sellers told in writing to remove or lock up valuables and prescription drugs before showings and open houses? ☐ Yes ☐ No
IF YES, EXPLAIN

3-3 Are electronic lockboxes that log every entry used on all listings? ☐ Yes ☐ No
IF YES, EXPLAIN

3-4 Is a new client's identity verified before the agent meets them alone at a property? ☐ Yes ☐ No
IF YES, EXPLAIN

3-5 Does the agent use a safety app or check-in system during showings and open houses? ☐ Yes ☐ No
IF YES, EXPLAIN

3-6 Do agents drive clients in their personal vehicles? ☐ Yes ☐ No
IF YES, EXPLAIN

AGENT PERSONAL AUTO LIABILITY LIMITS

BUSINESS USE DECLARED TO AUTO INSURER? (Y / N)

3-7 Has a visitor been injured, or a seller claimed theft or damage, during a showing or open house? ☐ Yes ☐ No
IF YES, EXPLAIN

4 EXPOSURE & RISK QUESTIONS — PROFESSIONAL LIABILITY & BROKERAGE COVERAGE

4-1 Does the sponsoring brokerage's E&O policy cover the agent (and the team entity, if any) by name or definition? ☐ Yes ☐ No
IF YES, EXPLAIN

BROKERAGE E&O LIMITS

E&O DEDUCTIBLE (\$)

WHO PAYS THE DEDUCTIBLE (AGENT / BROKERAGE / SPLIT)

4-2 Does the agent or team carry its own E&O policy? ☐ Yes ☐ No
IF YES, EXPLAIN

4-3 Is a signed written buyer agreement obtained before touring homes with any buyer? ☐ Yes ☐ No
IF YES, EXPLAIN

4-4 When recommending vendors, are clients given at least three choices? ☐ Yes ☐ No
IF YES, EXPLAIN

4-5 Are clients told in writing that they may choose their own vendors? ☐ Yes ☐ No
IF YES, EXPLAIN

4-6 Has a client claimed misrepresentation, nondisclosure, or breach of duty against the agent or team? ☐ Yes ☐ No
IF YES, EXPLAIN

5 EXPOSURE & RISK QUESTIONS — WIRE FRAUD, MARKETING & DATA

5-1 Are clients warned in writing never to act on emailed wiring instructions? ☐ Yes ☐ No
IF YES, EXPLAIN

5-2 Is multi-factor authentication used on the agent's email and transaction accounts? ☐ Yes ☐ No
IF YES, EXPLAIN

5-3 Does the agent or team call or text prospects from purchased or scraped lists? ☐ Yes ☐ No
IF YES, EXPLAIN

5-4 If yes to 5-3, are numbers scrubbed against federal and state do-not-call lists? ☐ Yes ☐ No
IF YES, EXPLAIN

5-5 If yes to 5-3, is prior consent documented before any automated call or text? ☐ Yes ☐ No
IF YES, EXPLAIN

5-6 Are virtually staged or AI-edited listing photos labeled as such? ☐ Yes ☐ No
IF YES, EXPLAIN

5-7 Has the agent or team received a TCPA, fair housing, or advertising complaint? ☐ Yes ☐ No
IF YES, EXPLAIN

6 PAYROLL, SALES & REVENUE

GROSS COMMISSION INCOME (\$)

STAFF PAYROLL (\$)

PRIOR YEAR GROSS COMMISSION INCOME (\$)

7 PRIOR INSURANCE & LOSS HISTORY

Attach currently valued loss runs for the last 5 years.

OWN E&O CARRIER / LIMITS (IF ANY)

GL CARRIER / LIMITS

CYBER CARRIER (IF ANY)

7-1 Has any carrier declined, cancelled, or non-renewed coverage for the agent or team in the last 5 years?

☐ Yes ☐ No

IF YES, EXPLAIN

7-2 Has the agent received a license complaint or discipline?

☐ Yes ☐ No

IF YES, EXPLAIN

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

7-3 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 transaction files and client communications kept in the brokerage's system, not only on personal devices?

☐ Yes ☐ No

IF YES, EXPLAIN

8-2 Does the team have a written agreement with its brokerage covering liability, E&O, and indemnity?

☐ 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