

Covers real estate investors, owners, property managers, and developers — residential, commercial, and mixed-use. Complete with ACORD 125/126/140 (and 131 for umbrella). Attach a statement of values for all locations, a current rent roll or occupancy summary, any lender insurance requirements, and a sample vendor contract and tenant lease showing insurance and indemnity terms.

1 APPLICANT / BUSINESS INFORMATION

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

Entity type:
☐ Individual ☐ LLC ☐ Limited partnership ☐ Corporation ☐ REIT / fund ☐ Syndication / TIC

PRIMARY CONTACT / TITLE	PHONE	EMAIL

Applicant's role (check all that apply):

- ☐ Owner / investor ☐ Manages its own properties ☐ Manages properties for third-party owners ☐ Developer / ground-up construction
☐ Value-add / renovation ☐ Fix-and-flip

1-1 Are any properties held in separate LLCs or entities that need to be named insureds on the policies? ☐ Yes ☐ No
 IF YES, EXPLAIN

2 OPERATIONS

DESCRIPTION OF THE BUSINESS (STRATEGY, MARKETS, PROPERTY TYPES, HOW PROPERTIES ARE MANAGED AND MAINTAINED)

PROPERTY ADDRESS	TYPE	UNITS / SQ FT	YEAR BUILT	INSURED VALUE (\$)	OCCUPANCY %

Attach a full statement of values if more than six properties. Types: single-family rental; small multifamily (2-4); apartments (5+); student or senior housing; office; retail; industrial; mixed-use; land; under construction.

Portfolio summary:

- Properties owned Residential units Commercial sq ft (000s) Properties managed for others
 Projects under construction

2-1 Is any property financed by a lender that sets specific insurance requirements (e.g., Fannie Mae, Freddie Mac, HUD, CMBS)? ☐ Yes ☐ No
 IF YES, EXPLAIN

Agency lenders require replacement cost, ordinance or law on many buildings, 12 months of rent loss, and umbrella limits scaled to unit count, and do not allow liability exclusions for assault and battery, abuse, animal attacks, or firearms.

2-2 Are any properties short-term rentals, subsidized or Section 8 housing, student housing, or senior housing? ☐ Yes ☐ No
 IF YES, EXPLAIN

3 EXPOSURE & RISK QUESTIONS — PROPERTY VALUE, CODE & CATASTROPHE

A Kroll study found 68% of commercial buildings appraised were underinsured by at least 25%. Missing ordinance or law coverage leaves code-required demolition and upgrades after a partial loss uninsured.

3-1 Have building values been set by a professional appraisal or replacement-cost estimator within the past 3 years? ☐ Yes ☐ No
IF YES, EXPLAIN

3-2 Is property insured on a replacement cost basis with agreed value or a coinsurance waiver? ☐ Yes ☐ No
IF YES, EXPLAIN

3-3 Is ordinance or law coverage in place (A: undamaged portion, B: demolition, C: increased cost of construction), with limits stated? ☐ Yes ☐ No
IF YES, EXPLAIN

3-4 Are any buildings more than 30 years old without updated roofs, electrical, plumbing, and HVAC (dates of last updates available)? ☐ Yes ☐ No
IF YES, EXPLAIN

3-5 Is any building less than 31% occupied, or expected to be, for more than 60 consecutive days? ☐ Yes ☐ No
IF YES, EXPLAIN

Under the standard property form, a building owner's building is vacant unless at least 31% is rented and in use; after 60 days, vandalism, glass, water damage, and theft are not covered and other losses are reduced 15%.

3-6 Are any properties in a FEMA flood zone, coastal wind or named-storm area, wildfire zone, or earthquake zone? ☐ Yes ☐ No
IF YES, EXPLAIN

3-7 Does loss-of-rents / business income coverage equal at least 12 months of gross rents, longer for large or hard-to-rebuild properties? ☐ Yes ☐ No
IF YES, EXPLAIN

3-8 In the past 5 years, has any property had a fire, water, wind, or other loss over \$25,000, or been underinsured at claim time? ☐ Yes ☐ No
IF YES, EXPLAIN

4 EXPOSURE & RISK QUESTIONS — PREMISES LIABILITY & TENANTS

Premises and security claims drive large verdicts in real estate. Habitability claims have been called perhaps the greatest liability risk for residential landlords, and some policies exclude them entirely.

4-1 Are common areas, stairs, parking lots, and walkways inspected on a documented schedule, with lighting checked and hazards repaired promptly? ☐ Yes ☐ No
IF YES, EXPLAIN

4-2 Is snow and ice removal performed by staff or a contracted vendor under a written agreement? ☐ Yes ☐ No
IF YES, EXPLAIN

4-3 Are access controls, lighting, cameras, and security services in place where crime history or tenant complaints call for them? ☐ Yes ☐ No
IF YES, EXPLAIN

4-4 Do properties have pools, playgrounds, fitness rooms, balconies, or other amenities with heightened injury risk? ☐ Yes ☐ No
IF YES, EXPLAIN

4-5 Are tenant maintenance requests logged with response times, including water intrusion, mold, pests, heat, and lead paint? ☐ Yes ☐ No
IF YES, EXPLAIN

4-6 Does the current liability policy exclude or sublimit habitability, mold, assault and battery, or animal-related claims? ☐ Yes ☐ No
IF YES, EXPLAIN

4-7 Are leasing staff trained in fair housing, with written screening and reasonable accommodation policies? ☐ Yes ☐ No
IF YES, EXPLAIN

4-8 In the past 5 years, has any tenant or visitor sued or made a claim for injury, assault, habitability, discrimination, or wrongful eviction? ☐ Yes ☐ No
IF YES, EXPLAIN

5 EXPOSURE & RISK QUESTIONS — VENDORS, CONTRACTORS & TENANTS' INSURANCE

A certificate of insurance does not make the owner an additional insured; that requires an endorsement and matching contract wording.

- 5-1 Does every vendor and contractor work under a written contract with indemnity and insurance requirements? ☐ Yes ☐ No
IF YES, EXPLAIN
- 5-2 Are additional insured endorsements (ongoing and completed operations), not just certificates, obtained and reviewed before work begins? ☐ Yes ☐ No
IF YES, EXPLAIN
- 5-3 Are certificates tracked for expiration, with work stopped when a vendor's coverage lapses? ☐ Yes ☐ No
IF YES, EXPLAIN
- 5-4 Do commercial leases require tenants to carry liability insurance naming the owner as additional insured, and are tenant certificates collected? ☐ Yes ☐ No
IF YES, EXPLAIN
- 5-5 Do residential leases require renters insurance with liability coverage? ☐ Yes ☐ No
IF YES, EXPLAIN

6 EXPOSURE & RISK QUESTIONS — DEVELOPMENT & CONSTRUCTION

- 6-1 Does the applicant develop, build, or substantially renovate properties? (If yes, state the total construction value under way.) ☐ Yes ☐ No
IF YES, EXPLAIN
- 6-2 Is builder's risk in place for every project, including soft costs, delay in opening, and materials in transit or stored off site? ☐ Yes ☐ No
IF YES, EXPLAIN
- 6-3 Are projects insured under a wrap-up (OCIP/CCIP), or do contractors provide their own coverage naming the applicant? ☐ Yes ☐ No
IF YES, EXPLAIN
- 6-4 Are any projects condominiums, or apartments that could convert to condos within the construction defect statute of repose? ☐ Yes ☐ No
IF YES, EXPLAIN
- 6-5 Is completed-operations coverage maintained through the statute of repose for each finished project? ☐ Yes ☐ No
IF YES, EXPLAIN

7 EXPOSURE & RISK QUESTIONS — MANAGEMENT, GOVERNANCE & EMPLOYEES

- 7-1 Do investors, members, limited partners, or a board have the right to sue managers over decisions, distributions, or budgets? ☐ Yes ☐ No
IF YES, EXPLAIN
- 7-2 Does the applicant manage properties for third-party owners, and carry property management errors and omissions coverage? ☐ Yes ☐ No
IF YES, EXPLAIN
- 7-3 Are security deposits and rents held in separate trust accounts, reconciled monthly, with dual control over disbursements? ☐ Yes ☐ No
IF YES, EXPLAIN
- 7-4 Does the applicant have on-site staff (managers, maintenance, leasing), and are employment policies and handbooks in place? ☐ Yes ☐ No
IF YES, EXPLAIN
- 7-5 Is tenant and applicant data (screening reports, Social Security numbers, bank information) stored securely with multi-factor authentication? ☐ Yes ☐ No
IF YES, EXPLAIN

8 PAYROLL, SALES & REVENUE

ANNUAL GROSS RENTS (\$, ILLUSTRATIVE)	ANNUAL MANAGEMENT FEES (\$, ILLUSTRATIVE)	TOTAL INSURED VALUE — ALL LOCATIONS (\$)
TOTAL ANNUAL PAYROLL (\$, ILLUSTRATIVE)	NUMBER OF EMPLOYEES	ANNUAL CONSTRUCTION / RENOVATION SPEND (\$, ILLUSTRATIVE)

9 PRIOR INSURANCE & LOSS HISTORY

Attach currently-valued loss runs for the last 5 years for property, liability, umbrella, and D&O.

CURRENT PROPERTY CARRIER

CURRENT GL CARRIER / LIMITS

CURRENT UMBRELLA LIMIT

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

☐ Yes ☐ No

IF YES, EXPLAIN

9-2 Are property and liability written with different carriers or on different terms that could leave a gap between them?

☐ Yes ☐ No

IF YES, EXPLAIN

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

9-3 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

10 RISK MANAGEMENT & SAFETY

10-1 Is there a written preventive maintenance plan for roofs, plumbing, electrical, fire protection, and life-safety systems?

☐ Yes ☐ No

IF YES, EXPLAIN

10-2 Are smoke and carbon monoxide detectors, fire extinguishers, and sprinklers inspected as required by local code?

☐ Yes ☐ No

IF YES, EXPLAIN

10-3 Are insurance requirements in loan documents, leases, and management agreements reviewed against the policies at each renewal?

☐ Yes ☐ No

IF YES, 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, 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