

Covers car, truck, van, and specialty vehicle rental businesses, including franchisees. Complete with CWCO-SUP-CORE, ACORD 125, and ACORD 127 or a fleet list. Peer-to-peer car sharing platforms and rideshare fleets have different exposures; describe them in Section 2.

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

PRIMARY CONTACT / TITLE	PHONE	EMAIL
FRANCHISE BRAND (IF ANY)	RENTAL LOCATIONS	TOTAL FLEET SIZE

2 OPERATIONS & FLEET

Rental business (check all that apply):

- ☐ Daily consumer ☐ Corporate accounts ☐ Insurance replacement ☐ Airport location ☐ Off-airport / neighborhood
☐ Trucks / moving vans ☐ 12-15 passenger vans ☐ Exotic / luxury ☐ Electric vehicles

VEHICLE TYPE	UNITS	AVERAGE VALUE (\$)	% OF RENTAL DAYS

ANNUAL RENTAL TRANSACTIONS	AVERAGE RENTAL LENGTH (DAYS)	TOTAL FLEET VALUE (\$)	AVERAGE VEHICLE AGE (YEARS)

2-1 Are vehicles rented to rideshare or delivery drivers for commercial use? ☐ Yes ☐ No
 IF YES, EXPLAIN

2-2 Are 12-15 passenger vans rented? ☐ Yes ☐ No
 IF YES, EXPLAIN

2-3 Are any vehicles listed on peer-to-peer car sharing platforms? ☐ Yes ☐ No
 IF YES, EXPLAIN

2-4 Are one-way, out-of-state, or cross-border (Mexico or Canada) rentals allowed? ☐ Yes ☐ No
 IF YES, EXPLAIN

2-5 Are counter products sold (loss damage waiver, supplemental liability, personal accident)? ☐ Yes ☐ No
 IF YES, EXPLAIN

3 EXPOSURE & RISK QUESTIONS — RENTER SCREENING, MAINTENANCE & RECALLS

Federal law shields rental companies from liability for a renter's crash only when the company did nothing wrong; claims for negligent entrustment, negligent maintenance, and poor employee training remain. After an April 2026 New York ruling reshaped rental insurance duties, screening and maintenance records are the main defense.

3-1 Is a valid driver's license verified for every driver, including additional drivers? ☐ Yes ☐ No
IF NO, EXPLAIN

3-2 Is a driving-record or risk-screening check run before renting? ☐ Yes ☐ No
IF NO, EXPLAIN

3-3 Are drivers under age 25 allowed to rent? ☐ Yes ☐ No
IF YES, EXPLAIN

MINIMUM RENTER AGE

YOUNG-RENTER VEHICLE RESTRICTIONS

3-4 Are counter staff trained to refuse a rental to anyone who appears impaired? ☐ Yes ☐ No
IF NO, EXPLAIN

3-5 Does the rental agreement prohibit unauthorized drivers? ☐ Yes ☐ No
IF NO, EXPLAIN

3-6 Are open safety recalls checked for every vehicle before each rental? ☐ Yes ☐ No
IF NO, EXPLAIN

3-7 Are vehicles with open recalls kept off rent until the repair is completed? ☐ Yes ☐ No
IF NO, EXPLAIN

3-8 Is there a documented preventive maintenance program with records kept by VIN? ☐ Yes ☐ No
IF NO, EXPLAIN

3-9 Are tires, brakes, lights, and fluids checked between rentals? ☐ Yes ☐ No
IF NO, EXPLAIN

3-10 Are employees who move or shuttle vehicles screened with driving records? ☐ Yes ☐ No
IF NO, EXPLAIN

3-11 Is at least the state minimum liability insurance carried on every fleet vehicle? ☐ Yes ☐ No
IF NO, EXPLAIN

4 COUNTER PRODUCTS, CONTRACTS, FRAUD & THEFT

4-1 If yes to 2-5, are counter staff licensed as required to sell rental insurance products? ☐ Yes ☐ No
IF NO, EXPLAIN

4-2 Have damage-waiver terms and fees been reviewed for compliance with state rental laws? ☐ Yes ☐ No
IF NO, EXPLAIN

4-3 Does the rental agreement state which insurance applies first for liability and damage? ☐ Yes ☐ No
IF NO, EXPLAIN

4-4 Are renters' identities verified (ID scan, name matching the payment card) to stop fraudulent rentals? ☐ Yes ☐ No
IF NO, EXPLAIN

4-5 Are vehicles equipped with GPS or telematics that can locate them? ☐ Yes ☐ No
IF NO, EXPLAIN

4-6 Are keys kept in a locked box or key-control system? ☐ Yes ☐ No
IF NO, EXPLAIN

4-7 Are rental lots fenced or monitored after hours? ☐ Yes ☐ No
IF NO, EXPLAIN

4-8 Have any vehicles been stolen or not returned in the past 12 months? ☐ Yes ☐ No
IF YES, EXPLAIN

4-9 Are electric vehicles charged on the rental lots? ☐ Yes ☐ No
IF YES, EXPLAIN

5 COVERAGE & LOSS HISTORY

Attach currently valued loss runs for the last 5 years.

FLEET LIABILITY LIMIT (\$)	FLEET PHYSICAL DAMAGE DEDUCTIBLE (\$)	UMBRELLA / EXCESS LIMIT (\$)	CURRENT CARRIER / PREMIUM

5-1 In the past 5 years, has there been a liability claim alleging negligent entrustment or negligent maintenance? ☐ Yes ☐ No
IF YES, EXPLAIN

5-2 Has fleet coverage been declined, cancelled, or non-renewed in the past 3 years? ☐ Yes ☐ No
IF YES, EXPLAIN

DATE	TYPE (LIABILITY, DAMAGE, THEFT, OTHER)	DESCRIPTION	PAID / RESERVED (\$)

6 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