*For residential home builders -- custom, spec, and production builders and for-sale townhome and small multifamily builders. Commercial general contractors use CWCO-SUP-GC; construction managers use CWCO-SUP-CMGR; trades use their own forms. Complete with ACORD 125/126/131. Attach the current project and closing list, a sample buyer contract and warranty, a sample subcontract with its insurance and indemnity terms, the quality control program, and ten years of loss runs.*

## 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 ☐ Nonprofit

| PRIMARY CONTACT / TITLE | PHONE | EMAIL |
|---|---|---|
| | | |

| CONTRACTOR / BUILDER LICENSE NUMBERS AND STATES | HOMEBUILDER ASSOCIATION / WARRANTY PROGRAM |
|---|---|
| | |

## 2 OPERATIONS

| HOME TYPE | HOMES CLOSED (LAST 12 MO.) | HOMES UNDER CONSTRUCTION | AVERAGE SALE PRICE ($) |
|---|---|---|---|
| | | | |
| | | | |
| | | | |
| | | | |

*Home types: custom on owner's lot; spec homes; production / tract subdivisions; townhomes; condominiums; build-to-rent communities; manufactured or modular homes set by the applicant.*

**Size:**
☐ Homes closed (last 10 yrs) ☐ Active communities ☐ Subcontractors used ☐ Field employees ☐ States

| WORK SUBCONTRACTED (%) | HOMES WITH STUCCO OR EIFS (%) | CONDO / HOA COMMUNITIES BUILT |
|---|---|---|
| | | |

**2-1** Does the applicant develop land or build infrastructure (grading, roads, retaining walls)? ☐ Yes ☐ No
IF YES, EXPLAIN

## 3 EXPOSURE & RISK QUESTIONS — CONSTRUCTION DEFECT, WATER & SOILS

*A 2025 Pennsylvania jury awarded $3.25 million to three families over stucco and window leaks, and the largest builders now carry growing reserves for defect claims. California's SB 800 runs up to 10 years after sale.*

**3-1** Are stucco, EIFS, or stone veneer installed on any homes? ☐ Yes ☐ No
IF YES, EXPLAIN

**3-2** If yes to 3-1, is every cladding installation inspected by a third party before close-in? ☐ Yes ☐ No
IF NO, EXPLAIN

**3-3** Are windows and doors water-tested on a sample of homes in each community? ☐ Yes ☐ No
IF NO, EXPLAIN

**3-4** Is a geotechnical report obtained for every community or lot? ☐ Yes ☐ No
IF NO, EXPLAIN

**3-5** Are any homes built on expansive soils, fill, or slopes over 15%? ☐ Yes ☐ No
IF YES, EXPLAIN

**3-6** Are photos and inspection records kept for each home at framing, close-in, and final? ☐ Yes ☐ No
IF NO, EXPLAIN


This supplemental is an intake document. It does not replace any carrier application and affords no coverage.

**3-7** Has a homeowner association or group of buyers made a defect claim in the past 10 years? ☐ Yes ☐ No
**IF YES, EXPLAIN**

**3-8** Do buyer contracts require arbitration of defect claims? ☐ Yes ☐ No
**IF NO, EXPLAIN**

**3-9** Is a written warranty given with every home? ☐ Yes ☐ No
**IF NO, EXPLAIN**

**3-10** Are warranty requests tracked to completion within a set time? ☐ Yes ☐ No
**IF NO, EXPLAIN**

**3-11** Does the applicant build in California or another state with a right-to-repair statute? ☐ Yes ☐ No
**IF YES, EXPLAIN**

## 4 EXPOSURE & RISK QUESTIONS — SUBCONTRACTORS, RISK TRANSFER & JOBSITES

*Builders recover defect costs mainly through subcontractors' insurance. A sub whose policy excludes residential work, or that lacks completed-operations additional insured coverage, leaves the builder paying.*

**4-1** Is every subcontractor required to name the applicant as additional insured for completed operations? ☐ Yes ☐ No
**IF NO, EXPLAIN**

**4-2** Are subcontractors' policies reviewed for residential, tract-housing, or condo exclusions? ☐ Yes ☐ No
**IF NO, EXPLAIN**

**4-3** Are subcontractor certificates tracked for at least 10 years after closing? ☐ Yes ☐ No
**IF NO, EXPLAIN**

**4-4** Do subcontracts include a defense and indemnity clause in favor of the applicant? ☐ Yes ☐ No
**IF NO, EXPLAIN**

**4-5** Are any subcontractors uninsured or underinsured? ☐ Yes ☐ No
**IF YES, EXPLAIN**

**4-6** Is a wrap-up (OCIP / CCIP) used on any project? ☐ Yes ☐ No
**IF YES, EXPLAIN**

**4-7** Are model homes open to the public? ☐ Yes ☐ No
**IF YES, EXPLAIN**

**4-8** Are jobsites fenced or secured after hours? ☐ Yes ☐ No
**IF NO, EXPLAIN**

**4-9** Do buyers or the public walk active jobsites? ☐ Yes ☐ No
**IF YES, EXPLAIN**

## 5 PAYROLL, SALES & REVENUE

| ANNUAL GROSS SALES / CLOSINGS ($) | SUBCONTRACTED COSTS ($) | TOTAL ANNUAL PAYROLL ($) | PROJECTED CLOSINGS NEXT 12 MO. ($) |
|---|---|---|---|
| | | | |


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## 6 PRIOR INSURANCE & LOSS HISTORY

*Attach currently valued loss runs for the last 10 years.*

| GL CARRIER / LIMITS | RESIDENTIAL / TRACT EXCLUSIONS ON CURRENT POLICY? | UMBRELLA LIMIT |
|---|---|---|
| | | |

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

**6-1** Has the applicant received a notice of claim under a right-to-repair statute in the past 10 years? ☐ Yes ☐ No
IF YES, EXPLAIN

**6-2** Has a defect claim been made for mold, water intrusion, or foundation movement? ☐ Yes ☐ No
IF YES, EXPLAIN

**6-3** Has any carrier declined, cancelled, or non-renewed coverage for this operation in the past 10 years? ☐ Yes ☐ No
IF YES, EXPLAIN

**6-4** 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** Is there a written quality control program with third-party inspections at key stages? ☐ Yes ☐ No
IF NO, EXPLAIN

**7-2** Is there a written jobsite safety program? ☐ Yes ☐ No
IF NO, EXPLAIN

**7-3** Are buyer walk-through and acceptance forms signed at closing? ☐ 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 |
|---|---|---|
| | | |