

Covers private and charter K-12 schools, religious schools, and vocational schools. Child care centers use CWCO-SUP-DAY; colleges require separate underwriting. Complete with ACORD 125, 126, and 140.

1 APPLICANT / BUSINESS INFORMATION

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

Entity type:
☐ Nonprofit ☐ Religious organization ☐ Corporation ☐ LLC ☐ Other

PRIMARY CONTACT / TITLE	PHONE	EMAIL

SCHOOL TYPE (PRIVATE, RELIGIOUS, CHARTER, VOCATIONAL)	ACCREDITATION

2 OPERATIONS

STUDENTS ENROLLED	GRADES SERVED	FACULTY & STAFF	BUILDINGS / CAMPUSES

2-1 Does the school have school-sponsored athletics? ☐ Yes ☐ No
 IF YES, EXPLAIN

2-2 Does the school provide student housing or overnight trips? ☐ Yes ☐ No
 IF YES, EXPLAIN

2-3 Does the school own, lease, or contract transportation for students? ☐ Yes ☐ No
 IF YES, EXPLAIN

2-4 Does the school employ or contract security guards? ☐ Yes ☐ No
 IF YES, EXPLAIN

3 EXPOSURE & RISK QUESTIONS — SECURITY, VIOLENCE & ABUSE PREVENTION

In August 2025, a shooter fired through the windows of a church during an all-school Mass at a Minneapolis Catholic school, killing two children and injuring 17. Security plans must cover every gathering — chapel, assemblies, athletics — not only classrooms. Abuse prevention applies to every student.

3-1 Are all exterior doors locked during school hours, with a single controlled visitor entrance? ☐ Yes ☐ No
 IF NO, EXPLAIN

3-2 Does the emergency plan cover gatherings outside classrooms (chapel, assemblies, athletic events)? ☐ Yes ☐ No
 IF YES, EXPLAIN

3-3 Are lockdown and evacuation drills held at least twice a year? ☐ Yes ☐ No
 IF YES, EXPLAIN

3-4 Is the emergency plan coordinated with local police and fire? ☐ Yes ☐ No
 IF YES, EXPLAIN

3-5 Is there a threat-assessment team that reviews concerning behavior? ☐ Yes ☐ No
 IF YES, EXPLAIN

3-6 Can students and staff report threats anonymously? ☐ Yes ☐ No
 IF YES, EXPLAIN

3-7 Are visitors identified, signed in, and escorted or badged while on campus? ☐ Yes ☐ No
 IF NO, EXPLAIN

3-8	Does the school allow staff (other than licensed guards) to carry firearms on campus?	☐ Yes ☐ No
IF YES, EXPLAIN		
3-9	Are all staff and volunteers who work with minors criminal-background and sex-offender-registry checked before starting?	☐ Yes ☐ No
IF YES, EXPLAIN		
3-10	Do staff complete abuse-prevention training (e.g., SafeSport or equivalent) before working with minors and yearly after?	☐ Yes ☐ No
IF NO, EXPLAIN		
3-11	Is there a written policy banning unobserved one-on-one contact between adults and minors, including texting and social media?	☐ Yes ☐ No
IF NO, EXPLAIN		
3-12	Are suspected abuse reports made to law enforcement and child protective services within 24 hours?	☐ Yes ☐ No
IF YES, EXPLAIN		
3-13	Are children released only to parents or guardians listed on file?	☐ Yes ☐ No
IF NO, EXPLAIN		
3-14	Has the school had a shooting, violent incident, or abuse allegation in the last 10 years?	☐ Yes ☐ No
IF YES, EXPLAIN		

4 EXPOSURE & RISK QUESTIONS — ATHLETICS, FACILITIES, DISCIPLINE & TRANSPORTATION

4-1	If yes to 2-1, are coaches trained in concussion recognition, with written return-to-play clearance?	☐ Yes ☐ No
IF NO, EXPLAIN		
4-2	If yes to 2-1, is an AED available at practices and games, with trained staff?	☐ Yes ☐ No
IF NO, EXPLAIN		
4-3	If yes to 2-4, are guards licensed and background-checked as state law requires?	☐ Yes ☐ No
IF NO, EXPLAIN		
4-4	If yes to 2-4, are armed guards firearms-certified by the state?	☐ Yes ☐ No
IF NO, EXPLAIN		
4-5	If yes to 2-2, are dormitories supervised overnight by screened adults?	☐ Yes ☐ No
IF YES, EXPLAIN		
4-6	Does the school use corporal punishment?	☐ Yes ☐ No
IF YES, EXPLAIN		
4-7	Are all pools and spas VGB Act compliant?	☐ Yes ☐ No
IF YES, EXPLAIN		
4-8	If yes to 2-3, are drivers background-checked and their driving records reviewed yearly?	☐ Yes ☐ No
IF NO, EXPLAIN		

5 REVENUE

ANNUAL OPERATING BUDGET (\$)	TUITION RECEIPTS (\$)	TOTAL PAYROLL (\$)

6 PRIOR INSURANCE & LOSS HISTORY

Attach currently valued loss runs for the last 5 years.

GL / EDUCATORS LEGAL LIABILITY LIMITS

ABUSE & MOLESTATION LIMIT

UMBRELLA LIMIT

6-1 Has any carrier declined, cancelled, or non-renewed coverage in the last 5 years?

☐ Yes ☐ No

IF YES, EXPLAIN

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

6-2 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

7 RISK MANAGEMENT

7-1 Are teachers licensed or certified as state rules require?

☐ Yes ☐ No

IF NO, EXPLAIN

7-2 Is there a written student discipline policy?

☐ Yes ☐ No

IF YES, EXPLAIN

7-3 Is there a zero-tolerance policy on violence?

☐ 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