CORY WASHINGTON & CO.

SMARTER RISK. STRONGER BUSINESS.

SECURITY GUARD BUSINESS SUPPLEMENTAL

Covers contract security guard, patrol, and event security companies, armed or unarmed. Private investigators use CWCO-SUP-PI. Complete with ACORD 125 and 126. Attach the use-of-force policy, training outline, and a sample client contract.

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

STATE SECURITY LICENSE NO(S).

STATES OF OPERATION

2 OPERATIONS

ACCOUNT TYPE GUARDED	% OF OPERATIONS

Account types: office buildings; retail and shopping centers; apartments and HOAs; hospitals; schools; bars, clubs, and events; construction sites; industrial and warehouses; government; cannabis; other.

THREE LARGEST CLIENTS	DUTIES PERFORMED	ANNUAL REVENUE ($)

NUMBER OF GUARDS

ARMED GUARDS (%)

PATROL VEHICLES

ANNUAL GUARD HOURS

2-1 Does the applicant provide alarm installation, monitoring, or fire-suppression services? ☐ Yes ☐ No

IF YES, EXPLAIN

2-2 Does the applicant provide armed response to alarms when police do not respond? ☐ Yes ☐ No

IF YES, EXPLAIN

2-3 Does the applicant guard explosives facilities, chemical plants, or refineries? ☐ Yes ☐ No

IF YES, EXPLAIN

3 EXPOSURE & RISK QUESTIONS — GUARD SCREENING, LICENSING & SUPERVISION

Negligent-hiring verdicts against security firms are among the largest in any class: $60 million after a guard with a disqualifying assault conviction struck a patron, and $177 million, upheld in 2025, after a hotel guard assaulted a guest.

Pre-hire screening performed on every guard (check all that apply):

☐ Criminal background (all counties lived in) ☐ Sex-offender registry ☐ Prior employment verification ☐ Drug screen

☐ Driving record (drivers) ☐ Psychological evaluation (armed)

3-1 Is every guard checked against the state's disqualifying offenses before hire? ☐ Yes ☐ No

IF YES, EXPLAIN

3-2 Does every guard hold an active state guard license before working a post? ☐ Yes ☐ No

IF YES, EXPLAIN

3-3 Does every armed guard hold a current state firearm permit for the weapon carried? ☐ Yes ☐ No

IF YES, EXPLAIN

3-4 Is a signed employment application kept on file for every guard? ☐ Yes ☐ No

IF YES, EXPLAIN

3-5 Are guards re-screened for new criminal records at least yearly? ☐ Yes ☐ No

IF YES, EXPLAIN

3-6 Do supervisors make documented site visits to every post at least weekly? ☐ Yes ☐ No

IF YES, EXPLAIN

3-7 Has a guard been accused of assault, sexual misconduct, or theft in the last 5 years? ☐ Yes ☐ No

IF YES, EXPLAIN

4 EXPOSURE & RISK QUESTIONS — WEAPONS, USE OF FORCE & DETENTION

Training every guard completes (check all that apply):

☐ Written post orders ☐ Report writing ☐ CPR / first aid ☐ De-escalation ☐ Use of force and detention law

☐ Firearms qualification (armed)

4-1 Is there a written use-of-force policy? ☐ Yes ☐ No

IF YES, EXPLAIN

4-2 Is every use of force documented in a written report reviewed by a supervisor? ☐ Yes ☐ No

IF YES, EXPLAIN

4-3 Do armed guards requalify with their firearm at least yearly? ☐ Yes ☐ No

IF YES, EXPLAIN

4-4 Do any guards carry tasers, batons, pepper spray, or other less-lethal weapons? ☐ Yes ☐ No

IF YES, EXPLAIN

4-5 Are canines used? ☐ Yes ☐ No

IF YES, EXPLAIN

4-6 Do guards detain or physically remove people? ☐ Yes ☐ No

IF YES, EXPLAIN

4-7 Has a guard fired a weapon while on duty in the last 5 years? ☐ Yes ☐ No

IF YES, EXPLAIN

4-8 Has anyone died or been seriously injured in an encounter with a guard? ☐ Yes ☐ No

IF YES, EXPLAIN

5 EXPOSURE & RISK QUESTIONS — CLIENT CONTRACTS, POSTS & SUBCONTRACTORS

5-1 Does every client sign a written contract with post orders defining the guard's duties? ☐ Yes ☐ No
IF YES, EXPLAIN

5-2 Do client contracts include a hold-harmless in the applicant's favor? ☐ Yes ☐ No
IF YES, EXPLAIN

5-3 Do client contracts limit the applicant's liability? ☐ Yes ☐ No
IF YES, EXPLAIN

5-4 Does the applicant agree to indemnify clients for their own negligence? ☐ Yes ☐ No
IF YES, EXPLAIN

5-5 Does the applicant use subcontracted guards? ☐ Yes ☐ No
IF YES, EXPLAIN

5-6 If yes to 5-5, does every subcontractor sign a written contract? ☐ Yes ☐ No
IF YES, EXPLAIN

5-7 If yes to 5-5, does every subcontractor provide a certificate naming the applicant as additional insured? ☐ Yes ☐ No
IF YES, EXPLAIN

5-8 Are golf carts, ATVs, or other off-road vehicles used on patrol? ☐ Yes ☐ No
IF YES, EXPLAIN

6 PAYROLL, SALES & REVENUE

TOTAL ANNUAL PAYROLL ($)	ARMED GUARD PAYROLL ($)	PROJECTED ANNUAL GROSS REVENUE ($)

7 PRIOR INSURANCE & LOSS HISTORY

Attach currently valued loss runs for the last 5 years.

GL / PROFESSIONAL CARRIER / LIMITS	ASSAULT & BATTERY INCLUDED (Y / N)	HIRED & NON-OWNED AUTO (Y / N)

7-1 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

7-2 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

8 RISK MANAGEMENT

8-1 Are daily activity reports and incident reports kept for at least 5 years? ☐ Yes ☐ No
IF YES, EXPLAIN

8-2 Is post video preserved immediately after any incident involving force? ☐ 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