SELF-STORAGE FACILITY SUPPLEMENTAL

Covers self-storage owners and operators, including climate-controlled buildings, drive-up units, and vehicle, RV, and boat storage. Complete with ACORD 125, 126, and 140. Attach the rental (occupancy) agreement, the lien-sale procedure, and any tenant protection plan terms.

1 APPLICANT / BUSINESS INFORMATION

LEGAL BUSINESS NAME | DBA / BRAND | FEIN | YEARS IN BUSINESS

MAILING ADDRESS | CITY / STATE / ZIP | WEBSITE

Applicant is (check all that apply):

☐ Owner-operator ☐ Third-party manager ☐ Owner using a third-party manager ☐ Franchise

PRIMARY CONTACT / TITLE | PHONE | EMAIL

2 OPERATIONS

FACILITY ADDRESS	UNITS	CLIMATE-CONTROLLED (%)	STORIES	YEAR BUILT

Services offered (check all that apply):

☐ Standard units ☐ Vehicle / RV / boat storage ☐ Truck or trailer rental ☐ Retail boxes and locks ☐ Business / document storage
☐ Wine storage ☐ Tenant protection plan ☐ Tenant insurance (sold through a licensed program)

AVERAGE OCCUPANCY (%) | LIEN SALES PER YEAR | HOURS STAFFED PER WEEK

2-1 Are any facilities operated without on-site staff (kiosk or remote management)? ☐ Yes ☐ No
IF YES, EXPLAIN

2-2 Does the applicant rent trucks or trailers to customers? ☐ Yes ☐ No
IF YES, EXPLAIN

3 EXPOSURE & RISK QUESTIONS — LIEN SALES & TENANT PROPERTY

A single procedural error in a lien sale can turn into a conversion and emotional-distress claim; a California jury awarded more than $379,000 when a facility failed to re-issue notices. DOJ settled with an operator for $130,000 over selling servicemembers' property without a court order. Standard policies often exclude lien-sale claims.

3-1 Is there a written lien procedure that follows the state's self-storage statute step by step, updated when the law changes? ☐ Yes ☐ No
IF YES, EXPLAIN

3-2 Before every sale, does a second person review the tenant's ledger, notices, and delivery proof? ☐ Yes ☐ No
IF YES, EXPLAIN

3-3 Before every overlock or sale, is the tenant checked against the Defense Department's SCRA database for active-duty status? ☐ Yes ☐ No
IF YES, EXPLAIN

3-4 When a tenant makes a partial payment or payment arrangement, are all required notices re-issued before a sale proceeds? ☐ Yes ☐ No
IF YES, EXPLAIN

3-5 Are lien notices, auction listings, and sale records kept for at least the statute of limitations? ☐ Yes ☐ No
IF YES, EXPLAIN

3-6 Does the applicant carry sale and disposal liability coverage? ☐ Yes ☐ No
IF YES, EXPLAIN

3-7 Has a tenant claimed a wrongful sale, wrongful overlock, or missing property in the last 5 years? ☐ Yes ☐ No
IF YES, EXPLAIN

4 EXPOSURE & RISK QUESTIONS — TENANT PROTECTION PLANS & UNIT USE

4-1 Does the applicant offer a tenant protection plan that the facility itself backs? ☐ Yes ☐ No
IF YES, EXPLAIN

4-2 If yes to 4-1, has counsel confirmed the plan complies with state insurance law? ☐ Yes ☐ No
IF YES, EXPLAIN

4-3 If yes to 4-1, is the plan backed by a contractual liability insurance policy? ☐ Yes ☐ No
IF YES, EXPLAIN

4-4 Does the rental agreement cap the value of stored goods? ☐ Yes ☐ No
IF YES, EXPLAIN

4-5 Does the rental agreement require tenants to insure their stored property? ☐ Yes ☐ No
IF YES, EXPLAIN

4-6 Are hazardous materials, flammable liquids, animals, and living in units prohibited in the rental agreement? ☐ Yes ☐ No
IF YES, EXPLAIN

4-7 Are units walked or checked on a schedule for signs of prohibited use? ☐ Yes ☐ No
IF YES, EXPLAIN

4-8 Has anyone been found living in a unit, or has a unit caught fire or leaked hazardous material? ☐ Yes ☐ No
IF YES, EXPLAIN

5 EXPOSURE & RISK QUESTIONS — ACCESS, SECURITY & PROPERTY

Security in place (check all that apply):

☐ Keypad gate with individual codes ☐ Access logs retained ☐ Video surveillance ☐ Individual door alarms ☐ Perimeter fencing
☐ Lighting throughout ☐ On-site manager residence

5-1 Do multi-story buildings have automatic sprinklers? ☐ Yes ☐ No
IF YES, EXPLAIN

5-2 Is snow and ice removal on drives and walkways done by a contractor who carries insurance and keeps logs? ☐ Yes ☐ No
IF YES, EXPLAIN

5-3 Has the facility had break-ins affecting multiple units in the last 3 years? ☐ Yes ☐ No
IF YES, EXPLAIN

5-4 Has the facility had roof, flood, or water damage affecting tenants' units? ☐ Yes ☐ No
IF YES, EXPLAIN

TOTAL INSURED BUILDING VALUES ($)	FLOOD ZONE? (Y / N)

6 PAYROLL, SALES & REVENUE

TOTAL ANNUAL PAYROLL ($)	NUMBER OF EMPLOYEES	TENANT PROTECTION / INSURANCE REVENUE ($)

ANNUAL RENTAL REVENUE ($)	PRIOR YEAR RENTAL REVENUE ($)	TRUCK RENTAL / RETAIL REVENUE ($)

7 PRIOR INSURANCE & LOSS HISTORY

Attach currently valued loss runs for the last 5 years.

CURRENT PROPERTY / GL CARRIER	SALE & DISPOSAL LIABILITY LIMIT	CUSTOMER GOODS LEGAL LIABILITY LIMIT

7-1 Has any carrier declined, cancelled, or non-renewed coverage for this operation 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 managers trained on the lien procedure before handling delinquent accounts? ☐ Yes ☐ No

IF YES, EXPLAIN

8-2 Are manager bonuses tied to delinquency rates reviewed so they don't encourage rushed sales? ☐ 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