

For snow plowing, sidewalk clearing, de-icing, snow hauling, and roof snow removal businesses. Complete with CWCO-SUP-CORE and ACORD 125, 126, and 127 (plow trucks). Landscapers also complete CWCO-SUP-LANDSCAPING. Attach a sample snow 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
PLOW TRUCKS / LOADERS	SEASONAL EMPLOYEES	SUBCONTRACTED PLOW OPERATORS

2 OPERATIONS

Services (check all that apply):
☐ Parking lot plowing ☐ Sidewalk / walkway clearing ☐ Salting / de-icing ☐ Snow hauling / relocation ☐ Roof snow removal
☐ Residential driveways ☐ Municipal / HOA roads

COMMERCIAL SITES	RESIDENTIAL ACCOUNTS	LARGEST SITE (ACRES)	ANNUAL SNOW REVENUE (\$)

2-1 Are retail, big-box, hospital, or other high-traffic sites serviced? ☐ Yes ☐ No
 IF YES, EXPLAIN

2-2 Is roof snow removal performed? ☐ Yes ☐ No
 IF YES, EXPLAIN

2-3 Is any plowing subcontracted? (Complete CWCO-SUP-CORE Section 5) ☐ Yes ☐ No
 IF YES, EXPLAIN

3 EXPOSURE & RISK QUESTIONS — CONTRACTS, PROOF OF SERVICE & SLIP-AND-FALL

Contracts often push slip-and-fall liability from property owners onto snow contractors — even when the owner decides when plowing starts and when to salt. Industry groups call these clauses a main reason snow contractors are becoming uninsurable. Written terms and time-stamped proof of service are the core defenses.

3-1 Is there a written contract for every site? ☐ Yes ☐ No
 IF NO, EXPLAIN

3-2 Are contracts reviewed for hold-harmless and indemnity terms before signing? ☐ Yes ☐ No
 IF NO, EXPLAIN

3-3 Does any contract require the applicant to indemnify the owner even for the owner's own negligence? ☐ Yes ☐ No
 IF YES, EXPLAIN

3-4 Do contracts define the snowfall trigger and who decides when to salt? ☐ Yes ☐ No
 IF NO, EXPLAIN

3-5 Is every visit logged with times, conditions, and materials used? ☐ Yes ☐ No
 IF NO, EXPLAIN

3-6 Is each visit documented with time-stamped photos or GPS tracking? ☐ Yes ☐ No
 IF NO, EXPLAIN

3-7 Are weather records kept for each storm? ☐ Yes ☐ No
 IF NO, EXPLAIN

3-8 Are sites checked after storms for refreeze and melt-off? ☐ Yes ☐ No
IF NO, EXPLAIN

3-9 Are customers told in writing about hazards outside the contracted scope? ☐ Yes ☐ No
IF NO, EXPLAIN

3-10 Are service records kept for at least 3 years? ☐ Yes ☐ No
IF NO, EXPLAIN

4 DRIVERS, EQUIPMENT & CREWS

4-1 Are driving records checked for every plow operator? ☐ Yes ☐ No
IF NO, EXPLAIN

4-2 Are plow operators trained before the season, including night operations? ☐ Yes ☐ No
IF NO, EXPLAIN

4-3 Are sites walked and marked before the season to avoid curbs, lawns, and fixtures? ☐ Yes ☐ No
IF NO, EXPLAIN

4-4 Are shift-length limits set to prevent operator fatigue? ☐ Yes ☐ No
IF NO, EXPLAIN

4-5 If yes to 2-2, is fall protection used for all roof snow removal? ☐ Yes ☐ No
IF NO, EXPLAIN

5 COVERAGE & LOSS HISTORY

Attach currently valued loss runs for the last 5 years.

GL LIMITS	UMBRELLA LIMIT (\$)	CURRENT CARRIER / PREMIUM

5-1 Has a slip-and-fall claim been made against the applicant in the past 5 years? ☐ Yes ☐ No
IF YES, EXPLAIN

5-2 Has a property damage claim been made (curbs, cars, buildings) in the past 5 years? ☐ Yes ☐ No
IF YES, EXPLAIN

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

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