

Covers privately owned or managed student housing: purpose-built student housing, off-campus apartment communities leased by the bed, houses and small buildings rented to students, and university partnership (P3) housing operated by a private party. School-operated dormitories should use CWCO-SUP-SCH. Complete with ACORD 125/126/140. Attach a statement of values, a sample lease and guarantor agreement, and any university placement or master-lease agreement.

1 APPLICANT / BUSINESS INFORMATION

LEGAL BUSINESS NAME	DBA / COMMUNITY NAME(S)	FEIN	YEARS IN BUSINESS
MAILING ADDRESS	CITY / STATE / ZIP	WEBSITE	

Entity type:
☐ Sole proprietor ☐ Partnership ☐ LLC ☐ Corporation ☐ REIT / fund ☐ Other

PRIMARY CONTACT / TITLE	PHONE	EMAIL

Applicant's role (check all that apply):

☐ Owner ☐ Third-party property manager ☐ Master lessee ☐ University partnership (P3) operator

1-1 If the applicant is a property manager, does the owner's policy name the manager as an insured, and does the management agreement require the manager to carry its own coverage? ☐ Yes ☐ No

IF YES, EXPLAIN

2 OPERATIONS

DESCRIPTION OF THE PORTFOLIO (PROPERTY TYPES, SCHOOLS SERVED, DISTANCE TO CAMPUS, ON-SITE STAFFING)

PROPERTY ADDRESS	UNITS	BEDS	YEAR BUILT	STORIES	SPRINKLERED (Y/N)

Attach a full schedule if more than six properties. List converted single-family or older wood-frame houses separately.

Occupancy profile:

Total beds Current occupancy (%) Residents under 21 (%) Residents under 18 (est.)
 Resident / community assistants

Leasing practices (check all that apply):

☐ Individual by-the-bed leases ☐ Joint & several unit leases ☐ Parental guarantor required ☐ Academic-year terms ☐ Furnished units
☐ Roommate matching offered ☐ Renters insurance required

Amenities (check all that apply):

☐ Swimming pool ☐ Hot tub ☐ Fitness center ☐ Rooftop deck / amenity ☐ Tanning beds ☐ Game / theater room
☐ Clubhouse event space ☐ Sport courts / volleyball ☐ Parking garage ☐ Resident shuttle

2-1 Does the applicant have a placement, master-lease, or marketing agreement with a college or university (including housing freshmen when campus housing is full)? ☐ Yes ☐ No

IF YES, EXPLAIN

2-2 Does any building include retail, restaurant, or other commercial tenants? ☐ Yes ☐ No
IF YES, EXPLAIN

2-3 Does the applicant operate a resident shuttle or other vehicles? ☐ Yes ☐ No
IF YES, EXPLAIN

3 EXPOSURE & RISK QUESTIONS — SECURITY & RESIDENT SAFETY

Negligent-security suits by residents assaulted on site are a leading severity driver for student housing, and many habitational GL policies exclude or sublimit assault and battery. Recent suits have targeted both the university and the private manager.

3-1 Is building entry controlled by key fob or card, with separate controlled access to residential floors? ☐ Yes ☐ No
IF YES, EXPLAIN

3-2 Do individual bedrooms within shared units have their own keyed locks? ☐ Yes ☐ No
IF YES, EXPLAIN

3-3 Are fobs deactivated and unit locks re-keyed or re-coded between every resident? ☐ Yes ☐ No
IF YES, EXPLAIN

3-4 Is there on-site security, a courtesy officer, or contracted patrol during evening and overnight hours? ☐ Yes ☐ No
IF YES, EXPLAIN

3-5 Are cameras installed at entrances, garages, and common areas, with footage retained at least 30 days? ☐ Yes ☐ No
IF YES, EXPLAIN

3-6 Has a security or crime-risk assessment (lighting, access points, area crime data) been completed in the past 3 years? ☐ Yes ☐ No
IF YES, EXPLAIN

3-7 Are background checks completed for all employees and resident assistants who hold master keys or unit access? ☐ Yes ☐ No
IF YES, EXPLAIN

3-8 Is there a written procedure for trespass warnings, banned-person lists, and responding to reports of non-residents in the building? ☐ Yes ☐ No
IF YES, EXPLAIN

3-9 In the past 5 years, has any assault, sexual assault, robbery, or shooting occurred on any property? ☐ Yes ☐ No
IF YES, EXPLAIN

4 EXPOSURE & RISK QUESTIONS — PARTIES, ALCOHOL & AMENITIES

4-1 Does the applicant host or sponsor resident events where alcohol is served or permitted? ☐ Yes ☐ No
IF YES, EXPLAIN

4-2 Is there a written guest-limit, party, and noise policy enforced through lease violations? ☐ Yes ☐ No
IF YES, EXPLAIN

4-3 Are rooftop decks and balconies protected by code-compliant guardrails, with hours and occupancy limits enforced? ☐ Yes ☐ No
IF YES, EXPLAIN

4-4 Are pools fenced with self-closing, self-latching gates, posted rules, and anti-entrapment drain covers (Virginia Graeme Baker Act)? ☐ Yes ☐ No
IF YES, EXPLAIN

4-5 Is the pool or hot tub accessible after hours or without staff present? ☐ Yes ☐ No
IF YES, EXPLAIN

4-6 Do residents sign an amenity or fitness-center waiver, and is equipment inspected on a documented schedule? ☐ Yes ☐ No
IF YES, EXPLAIN

4-7 If a shuttle is operated, are drivers commercially licensed where required and are motor vehicle records reviewed annually? ☐ Yes ☐ No
IF YES, EXPLAIN

5 EXPOSURE & RISK QUESTIONS — FIRE & BUILDING SAFETY

U.S. Fire Administration data show 94% of fatal campus fires occur in off-campus housing; most involved missing or disabled smoke alarms, alcohol, and buildings without sprinklers.

- 5-1 Are all buildings fully sprinklered, including converted houses and older buildings? ☐ Yes ☐ No
IF YES, EXPLAIN
- 5-2 Are hard-wired, interconnected smoke alarms installed in every bedroom and common area? ☐ Yes ☐ No
IF YES, EXPLAIN
- 5-3 Are smoke alarms tested and checked for tampering at every turnover and at least twice a year? ☐ Yes ☐ No
IF YES, EXPLAIN
- 5-4 Are candles, grills on balconies, space heaters, and smoking indoors prohibited in the lease and enforced through inspections? ☐ Yes ☐ No
IF YES, EXPLAIN
- 5-5 Do residents receive fire-safety and evacuation information at move-in, with drills where required? ☐ Yes ☐ No
IF YES, EXPLAIN
- 5-6 Is there a documented water-intrusion and mold inspection at every unit turnover? ☐ Yes ☐ No
IF YES, EXPLAIN
- 5-7 Has any property had a fire, water loss, or roof failure exceeding \$25,000 in the past 5 years? ☐ Yes ☐ No
IF YES, EXPLAIN

6 EXPOSURE & RISK QUESTIONS — LEASING, FAIR HOUSING & RESIDENT DATA

- 6-1 Does the applicant assign roommates by sex or other characteristics, and has that practice been reviewed by counsel? ☐ Yes ☐ No
IF YES, EXPLAIN
- The Ninth Circuit has held the Fair Housing Act does not reach roommate selection within a shared unit (Fair Housing Council v. Roommate.com, 2012), but leasing, advertising, and accommodation decisions for the units themselves remain covered.*
- 6-2 Is there a written reasonable accommodation policy, including assistance animals? ☐ Yes ☐ No
IF YES, EXPLAIN
- 6-3 Are security deposit deductions, move-out charges, and fees reviewed for compliance with state landlord-tenant law? ☐ Yes ☐ No
IF YES, EXPLAIN
- 6-4 In the past 5 years, has the applicant faced a fair housing complaint, tenant class action, or attorney general inquiry? ☐ Yes ☐ No
IF YES, EXPLAIN
- 6-5 Does the online leasing portal collect Social Security numbers or financial information from residents or guarantors? ☐ Yes ☐ No
IF YES, EXPLAIN
- 6-6 Are rent payments and guarantor data processed through a third-party platform with multi-factor authentication? ☐ Yes ☐ No
IF YES, EXPLAIN

7 PAYROLL, SALES & REVENUE

TOTAL ANNUAL PAYROLL (\$, ILLUSTRATIVE)	NUMBER OF EMPLOYEES	NUMBER OF RESIDENT ASSISTANTS
ANNUAL GROSS RENTAL INCOME (\$, ILLUSTRATIVE)	PRIOR YEAR RENTAL INCOME (\$, ILLUSTRATIVE)	MONTHS NEEDED TO RE-LEASE AFTER A TOTAL LOSS

Because leases follow the academic year, a loss in late spring or summer can idle a building for a full school year. Loss-of-rents limits and periods should reflect that timing.

8 PRIOR INSURANCE & LOSS HISTORY

Attach currently-valued loss runs for the last 5 years for property and liability, and a statement of values for all locations.

CURRENT GL CARRIER	CURRENT GL LIMITS	CURRENT PROPERTY CARRIER

8-1 Has any carrier declined, cancelled, or non-renewed coverage for this operation in the last 5 years? ☐ Yes ☐ No
IF YES, EXPLAIN

8-2 Does the current general liability policy exclude or sublimit assault and battery? ☐ Yes ☐ No
IF YES, EXPLAIN

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

8-3 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

9 RISK MANAGEMENT & SAFETY

9-1 Are all units inspected at turnover and at least once mid-year, with findings documented and repairs tracked? ☐ Yes ☐ No
IF YES, EXPLAIN

9-2 Do residents have a 24-hour channel to report maintenance, security, and safety issues, with response times tracked? ☐ Yes ☐ No
IF YES, EXPLAIN

9-3 Are resident assistants trained in emergency response, alcohol and overdose recognition, and when to call 911? ☐ Yes ☐ No
IF YES, EXPLAIN

9-4 Does the applicant collect certificates of insurance from security, pool, shuttle, and maintenance vendors? ☐ Yes ☐ No
IF YES, EXPLAIN

10 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