

For U.S. businesses and property owners buying standalone terrorism and political violence coverage, including riots, strikes, and civil commotion, or reviewing the terrorism coverage on a property policy. Operations or assets outside the U.S. use CWCO-SUP-POLRISK. Attach ACORD 125 and 140, a statement of values by location, the current property policy's terrorism and riot wording, and any security assessment.

1 APPLICANT / BUSINESS INFORMATION

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

Entity type:
☐ Sole proprietor ☐ Partnership ☐ LLC ☐ Corporation ☐ Nonprofit ☐ Public entity

PRIMARY CONTACT / TITLE	PHONE	EMAIL

DESCRIBE THE BUSINESS AND WHAT HAPPENS AT EACH LOCATION

2 LOCATIONS, VALUES & COVERAGE REQUESTED

LOCATION ADDRESS	OCCUPANCY	BUILDING VALUE (\$)	CONTENTS (\$)	BUSINESS INCOME (\$)

NUMBER OF LOCATIONS	TOTAL INSURED VALUE (\$)	HIGHEST VALUE AT ONE LOCATION (\$)

Coverage requested (check all that apply):

☐ Terrorism ☐ Sabotage ☐ Strikes, riots, civil commotion ☐ Malicious damage ☐ Insurrection / rebellion ☐ Active assailant

Coverage parts requested (check all that apply):

☐ Property damage ☐ Business income ☐ Denial of access ☐ Loss of attraction ☐ Terrorism liability
☐ Nuclear, biological, chemical, radiological

3 EXPOSURE & RISK QUESTIONS — LOCATION PROFILE

Howden Re estimates insured losses from strikes, riots, and civil commotion topped \$8 billion from 2020 to 2024, and expects more U.S. unrest losses in 2026. Many property insurers now exclude or limit riot damage.

3-1 Is any location in the central business district of a city with more than 1 million people? ☐ Yes ☐ No
 IF YES, EXPLAIN

3-2 Is any location within 1,000 feet of a government building, courthouse, or police station? ☐ Yes ☐ No
 IF YES, EXPLAIN

3-3 Is any location within 1,000 feet of a transit hub, stadium, landmark, or major event venue? ☐ Yes ☐ No
 IF YES, EXPLAIN

3-4 Do more than 1,000 people gather at any location at one time? ☐ Yes ☐ No
 IF YES, EXPLAIN

3-5 Does any location have a ground-floor glass storefront facing the street? ☐ Yes ☐ No
 IF YES, EXPLAIN

3-6	Has a protest, riot, or looting occurred within one mile of any location in the past 5 years?	☐ Yes ☐ No
IF YES, EXPLAIN		
3-7	Is the applicant, a tenant, or a neighbor a frequent target of protests?	☐ Yes ☐ No
IF YES, EXPLAIN		
3-8	Has the applicant received threats against its people or property in the past 3 years?	☐ Yes ☐ No
IF YES, EXPLAIN		
3-9	Are hazardous chemicals, fuels, or gases stored at any location?	☐ Yes ☐ No
IF YES, EXPLAIN		

4 EXPOSURE & RISK QUESTIONS — CURRENT COVERAGE & SECURITY

The federal terrorism backstop (TRIPRA) runs through the end of 2027. The Senate passed an extension to 2034 on Sept. 28, 2026, and the House passed its own version in June; the two must still be reconciled. The program has never been triggered, and it does not cover riots or civil unrest.

4-1	Has the applicant rejected TRIPRA terrorism coverage on the current property policy?	☐ Yes ☐ No
IF YES, EXPLAIN		
4-2	Does the current property policy exclude riot or civil commotion?	☐ Yes ☐ No
IF YES, EXPLAIN		
4-3	Does the current property policy sublimit riot or civil commotion?	☐ Yes ☐ No
IF YES, EXPLAIN		
4-4	Does any lender, landlord, or contract require terrorism coverage?	☐ Yes ☐ No
IF YES, EXPLAIN		
4-5	Is security staff on site during business hours?	☐ Yes ☐ No
IF NO, EXPLAIN		
4-6	Is security staff on site after hours?	☐ Yes ☐ No
IF NO, EXPLAIN		
4-7	Is there monitored video surveillance at every location?	☐ Yes ☐ No
IF NO, EXPLAIN		
4-8	Is entry to non-public areas controlled by badge, key card, or staffed checkpoint?	☐ Yes ☐ No
IF NO, EXPLAIN		
4-9	Are vehicle barriers or bollards installed where vehicles could reach the building or crowds?	☐ Yes ☐ No
IF NO, EXPLAIN		

5 PAYROLL, SALES & REVENUE

ANNUAL REVENUE (\$)	EMPLOYEES	ANNUAL VISITORS / ATTENDANCE
ESTIMATED BUSINESS INCOME LOSS — 12 MONTHS (\$)	LARGEST SINGLE EVENT HOSTED (ATTENDANCE)	

6 PRIOR INSURANCE & LOSS HISTORY

Attach currently valued loss runs for the last 5 years.

CURRENT TERRORISM / PV CARRIER / LIMIT	DEDUCTIBLE	EXPIRATION DATE

DATE OF LOSS	CAUSE (RIOT, VANDALISM, TERRORISM, ETC.)	AMOUNT PAID (\$)	OPEN / CLOSED

6-1 Has any location been damaged by riot, vandalism, or looting in the past 5 years? ☐ Yes ☐ No
IF YES, EXPLAIN

6-2 Has any location closed because civil authorities blocked access in the past 5 years? ☐ Yes ☐ No
IF YES, EXPLAIN

6-3 Has terrorism or political violence coverage been declined, cancelled, or non-renewed? ☐ Yes ☐ No
IF YES, EXPLAIN

6-4 Is the applicant aware of any damage or circumstance not yet reported that could give rise to a claim? ☐ Yes ☐ No
IF YES, EXPLAIN

LIMIT REQUESTED (\$)	DEDUCTIBLE REQUESTED (\$)

7 RISK MANAGEMENT & SAFETY

7-1 Is there a written plan for civil unrest, including boarding up and moving stock? ☐ Yes ☐ No
IF NO, EXPLAIN

7-2 Is there a written active assailant response plan? ☐ Yes ☐ No
IF NO, EXPLAIN

7-3 Has staff been trained on the active assailant plan in the past 12 months? ☐ Yes ☐ No
IF NO, EXPLAIN

7-4 Has a security consultant or law enforcement agency assessed any location in the past 3 years? ☐ Yes ☐ No
IF YES, 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