CORY WASHINGTON & CO.

SMARTER RISK. STRONGER BUSINESS.

TRANSPORTATION NETWORK COMPANY SUPPLEMENTAL

For applicants that OPERATE a rideshare / passenger-transportation app connecting independent-contractor drivers to riders. For a delivery- or courier-dispatch platform, use CWCO-SUP-DNC instead. Complete with CWCO-SUP-CORE and ACORD 125/126/127. Attach the driver agreement, in-app coverage disclosure, and a sample passenger safety report if published.

NAMED INSURED / PLATFORM OPERATOR	APP / PLATFORM NAME (IF DIFFERENT)	EFFECTIVE DATE REQUESTED	YEARS OPERATING

MAILING ADDRESS	CITY / STATE / ZIP	WEBSITE / APP STORE LISTING

PRIMARY CONTACT	PHONE	EMAIL	EXPIRING CARRIER / PREMIUM

Service type (check all that apply):

- ☐ Standard passenger rideshare
- ☐ Luxury / black car
- ☐ Wheelchair-accessible vehicle (WAV) service
- ☐ Carpool / shared-ride matching
- ☐ Scheduled / pre-booked rides
- ☐ Non-emergency medical transport (attach CWCO-SUP…

A PLATFORM PROFILE & OPERATIONS

DESCRIPTION OF THE PLATFORM AND HOW IT CONNECTS DRIVERS TO RIDERS

TOTAL ACTIVE DRIVERS (TRAILING 12 MONTHS)	TOTAL COMPLETED TRIPS (TRAILING 12 MONTHS)	ANNUAL PLATFORM REVENUE ($)	AVERAGE TRIP DISTANCE (MILES)

STATE / METRO AREA OF OPERATION	LAUNCH DATE	ACTIVE DRIVERS	TNC PERMIT OR PUC/DPU REGISTRATION HELD?

A1 Is the applicant registered or permitted as a transportation network company in every state where it operates, where such registration is required? ☐ Yes ☐ No

IF YES, EXPLAIN

A2 Does the applicant offer wheelchair-accessible vehicle (WAV) service, either directly or through a referral/dispatch arrangement with a third party? ☐ Yes ☐ No

IF YES, EXPLAIN

Several states impose specific WAV access requirements and response-time standards on TNCs; failure to arrange equivalent service is an emerging source of ADA-related claims.

A3 Does the applicant, or any affiliated entity, own or lease a fleet of vehicles made available to drivers? ☐ Yes ☐ No

IF YES, EXPLAIN

B COVERAGE PERIOD STRUCTURE

State law in most jurisdictions ties minimum limits to three distinct periods of app status. Answer for the applicant's own program, not the statutory floor.

PERIOD 0 — APP OFF. NO COVERAGE IS PROVIDED BY THE APPLICANT; THE DRIVER'S PERSONAL AUTO POLICY APPLIES AS WITH ANY PRIVATE USE. NO RESPONSE NEEDED FOR THIS PERIOD.

Period 1 (app on, awaiting a match) — coverage basis:

- ☐ Primary
- ☐ Contingent (excess of driver's personal policy)
- ☐ Not provided

PERIOD 1 — BODILY INJURY PER PERSON ($)	PERIOD 1 — BODILY INJURY PER ACCIDENT ($)	PERIOD 1 — PROPERTY DAMAGE ($)	PERIOD 1 — DEDUCTIBLE ($)

Periods 2 & 3 (request accepted through trip completion) — coverage basis:

☐ Primary, first-dollar ☐ Contingent ☐ Excess only

PERIODS 2 & 3 — COMBINED SINGLE LIMIT ($)	CONTINGENT COMPREHENSIVE / COLLISION DEDUCTIBLE ($)	UNINSURED / UNDERINSURED MOTORIST LIMIT

B1 Is Period 1 coverage structured as primary and first-dollar, consistent with current state TNC statutes, rather than contingent on denial by the driver's personal insurer? ☐ Yes ☐ No

IF YES, EXPLAIN

B2 Does coverage during Periods 2 and 3 apply without regard to whether the driver's personal insurer has denied the claim? ☐ Yes ☐ No

IF YES, EXPLAIN

B3 Does the applicant's insurer defend claims arising from any of the three periods, including Period 1? ☐ Yes ☐ No

IF YES, EXPLAIN

C STATE REGULATORY COMPLIANCE & DISCLOSURES

C1 Does the applicant provide written disclosure to prospective drivers, before they begin providing service, of the type and limits of insurance coverage the applicant provides during each period? ☐ Yes ☐ No

IF YES, EXPLAIN

C2 Does that disclosure state that the driver's personal auto policy will not provide coverage while the driver is logged into the platform? ☐ Yes ☐ No

C3 Does the applicant furnish proof of its insurance coverage to drivers for the driver to carry at all times while logged into the platform? ☐ Yes ☐ No

IF YES, EXPLAIN

C4 In the event of an accident, does the applicant have a process to disclose to directly interested parties, investigating police, and insurers whether the driver was logged into the platform and whether a trip had been accepted? ☐ Yes ☐ No

IF YES, EXPLAIN

C5 Does the applicant cooperate with claims coverage investigations from personal auto insurers regarding a driver's app status at the time of loss? ☐ Yes ☐ No

C6 Has the applicant, or any predecessor entity, ever been the subject of a regulatory enforcement action, cease-and-desist order, or fine related to TNC insurance or operating requirements in any state? ☐ Yes ☐ No

IF YES, EXPLAIN

D DRIVER ONBOARDING & SCREENING

Background check components performed prior to activation:

☐ National criminal database search ☐ County-level criminal court search ☐ Federal criminal search
☐ National sex offender registry search ☐ Global terrorism / sanctions watchlist screen ☐ Driving record (MVR) review

BACKGROUND CHECK VENDOR	LOOK-BACK PERIOD APPLIED (YEARS)	RE-SCREENING FREQUENCY (ANNUAL, TRIENNIAL, ETC.)

D1 Does the applicant permanently disqualify any applicant with a conviction for a violent felony, sexual offense, or human trafficking, or who is listed on a sex offender registry, regardless of how long ago the conviction occurred? ☐ Yes ☐ No

IF YES, EXPLAIN

D2 Are drivers re-screened against the criminal history and sex offender registry databases on a recurring basis after initial activation, consistent with state law? ☐ Yes ☐ No

IF YES, EXPLAIN

MINIMUM DRIVER AGE	MINIMUM LICENSE-HOLDING PERIOD REQUIRED	MAXIMUM VEHICLE AGE PERMITTED	VEHICLE INSPECTION REQUIRED AT ONBOARDING?

D3 Does the applicant verify that each driver maintains a qualifying personal auto insurance policy at onboarding, and re-verify on an ongoing basis? ☐ Yes ☐ No

IF YES, EXPLAIN

D4 What happens if a driver's personal auto insurance lapses — is the driver automatically deactivated from the platform? ☐ Yes ☐ No
IF YES, EXPLAIN

E PASSENGER SAFETY & ASSAULT PREVENTION

Driver-on-passenger and passenger-on-driver assault is a leading, heavily litigated exposure specific to passenger transportation and has no parallel in delivery/courier operations.

E1 Does the applicant maintain a documented sexual assault and misconduct prevention policy applicable to both drivers and riders? ☐ Yes ☐ No
IF YES, EXPLAIN

E2 Does the app include real-time trip verification or anomaly detection (unexpected stops, route deviation, prolonged stationary period) with automated safety outreach? ☐ Yes ☐ No
IF YES, EXPLAIN

E3 Does the app allow a rider or driver to share live trip location with a trusted contact? ☐ Yes ☐ No

E4 Does the app include an in-trip emergency button connecting to 911 or a dedicated safety response line? ☐ Yes ☐ No

E5 Does the applicant publish, or does it maintain internally, aggregate safety/incident statistics (a transparency or safety report)? ☐ Yes ☐ No
IF YES, EXPLAIN

E6 Does the applicant have a documented process to immediately deactivate a driver or rider account upon receipt of a credible assault or misconduct complaint, pending investigation? ☐ Yes ☐ No
IF YES, EXPLAIN

E7 Has the applicant, or any predecessor entity, faced any claim, lawsuit, or regulatory inquiry alleging driver-on-passenger or passenger-on-driver assault or sexual misconduct? ☐ Yes ☐ No
IF YES, EXPLAIN

Several states are actively expanding platform liability for assault claims independent of driver employment classification, including proposals establishing rideshare companies as common carriers owing passengers the highest degree of care. Underwriters will weigh this exposure heavily regardless of the applicant's contractor structure.

E8 Does the applicant require in-vehicle dash cameras, and if so, are recordings retained and available for incident investigation? ☐ Yes ☐ No
IF YES, EXPLAIN

F VEHICLES & TECHNOLOGY

Vehicle ownership on the platform:

☐ 100% driver-owned vehicles ☐ Some applicant-owned or leased fleet vehicles ☐ Third-party rental partnership for drivers

F1 If any fleet vehicles are owned or leased by the applicant, are those vehicles scheduled on a commercial auto policy? ☐ Yes ☐ No
IF YES, EXPLAIN

If yes to F1, attach CWCO-SUP-AUTO for the complete vehicle and driver schedule for those units.

F2 Does the app track driver location and trip status in real time while a driver is logged in? ☐ Yes ☐ No

F3 Does the applicant use dynamic or surge pricing that could incentivize drivers to accept requests while driving unsafely or beyond legal hours? ☐ Yes ☐ No
IF YES, EXPLAIN

F4 Is there a maximum consecutive driving-time or hours-logged-in limit enforced by the app? ☐ Yes ☐ No
IF YES, EXPLAIN

G CLAIMS HANDLING & INCIDENT RESPONSE

G1 Is 24/7 claims reporting available to drivers, riders, and third parties? ☐ Yes ☐ No

DESCRIBE THE CLAIMS HANDLING PROCESS FOR AN INCIDENT OCCURRING IN EACH PERIOD — WHO ADMINISTERS THE CLAIM, AND HOW IT COORDINATES WITH THE DRIVER'S PERSONAL AUTO CARRIER

G2 Does the applicant maintain a dedicated trust & safety team to review incident reports and driver/rider conduct? ☐ Yes ☐ No
IF YES, EXPLAIN

G3 Is there a documented driver deactivation policy for safety violations, and is it consistently enforced? ☐ Yes ☐ No
IF YES, EXPLAIN

G4 Has the applicant experienced any incident involving a driver operating with a lapsed personal auto policy, an unregistered vehicle, or a disqualifying driving record? ☐ Yes ☐ No

IF YES, EXPLAIN

H INDEPENDENT CONTRACTOR STATUS & CONTRACTUAL RISK

H1 Are all drivers classified as independent contractors rather than employees? ☐ Yes ☐ No

IF YES, EXPLAIN

H2 Has the applicant's worker classification been challenged in litigation, arbitration, or by a state labor agency in any jurisdiction? ☐ Yes ☐ No

IF YES, EXPLAIN

Worker misclassification exposure is not covered by this supplemental — attach CWCO-SUP-EPLI if employment practices coverage is being placed alongside this program.

H3 Does the driver agreement / terms of service include an indemnification provision in the applicant's favor? ☐ Yes ☐ No

IF YES, EXPLAIN

H4 Does the applicant process rider or driver payment data directly, or is that fully outsourced to a third-party payment processor? ☐ Yes ☐ No

IF YES, EXPLAIN

If the applicant stores or processes payment or personal data directly, attach CWCO-SUP-CYBER.

I COVERAGE REQUESTED

Coverage parts requested:

☐ Period 1 contingent/primary liability
☐ Periods 2 & 3 primary liability
☐ Contingent comprehensive & collision
☐ Uninsured / underinsured motorist
☐ Excess / umbrella over TNC program
☐ Employers non-ownership liability (corporate fleet, if a…

EXCESS / UMBRELLA LIMIT REQUESTED ($)

AGGREGATE LIMIT REQUESTED ($)

SELF-INSURED RETENTION, IF ANY ($)

Additional coverages to be placed alongside this program (attach the corresponding CW&Co supplemental):

☐ Cyber liability (CWCO-SUP-CYBER)
☐ Employment practices liability (CWCO-SUP-EPLI)
☐ Directors & officers (CWCO-SUP-DO)
☐ Commercial auto — fleet vehicles (CWCO-SUP-AUTO)
☐ None of these

J PRIOR INSURANCE & LOSS HISTORY

Attach currently-valued loss runs for the last 5 years, broken out by coverage period and by claim type (auto vs. assault/misconduct) where available.

POLICY TERM	CARRIER	COVERAGE PERIOD (1 / 2&3 / EXCESS)	ANNUAL PREMIUM	# CLAIMS	TOTAL INCURRED

J1 Has any carrier declined, cancelled, or non-renewed coverage for this program in the last 5 years? ☐ Yes ☐ No

IF YES, EXPLAIN

J2 Is the applicant aware of any incident, driver or rider conduct issue, or regulatory inquiry that could reasonably give rise to a claim and has not been reported? ☐ Yes ☐ No

IF YES, EXPLAIN

NARRATIVE FOR EACH LOSS OVER $25,000 — CAUSE, WHICH PERIOD IT OCCURRED IN, CORRECTIVE ACTION TAKEN, AND CURRENT STATUS

K ADDITIONAL INFORMATION

ANYTHING ELSE AN UNDERWRITER SHOULD KNOW — SAFETY CERTIFICATIONS, REINSURANCE/FRONTING ARRANGEMENTS, OR PLANNED MARKET EXPANSION

L REPRESENTATIONS & SIGNATURE

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. The applicant confirms that its driver background-screening, disclosure, and claims cooperation procedures comply with the transportation network company statutes of every state in which it operates.

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