CORY WASHINGTON & CO.

SMARTER RISK. STRONGER BUSINESS.

UMBRELLA & EXCESS LIABILITY SUPPLEMENTAL

Complete with CWCO-SUP-CORE and ACORD 125. Attach declarations pages for every underlying policy. If commercial auto is underlying, CWCO-SUP-AUTO or -HNOA must also be complete.

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

ANNUAL REVENUE ($)

TOTAL PAYROLL ($)

EMPLOYEES

2 LIMITS REQUESTED & UNDERLYING SCHEDULE

Umbrella / excess limit requested:

☐ $1,000,000 ☐ $2,000,000 ☐ $5,000,000 ☐ $10,000,000 ☐ Other (state below)

OTHER LIMIT / TOWER STRUCTURE

SELF-INSURED RETENTION ($)

CURRENT UMBRELLA CARRIER / LIMIT

UNDERLYING COVERAGE	CARRIER	POLICY PERIOD	LIMITS (OCCURRENCE / AGGREGATE)	PREMIUM ($)

Rows: general liability; commercial auto; employer's liability; liquor liability; professional or other; other.

2-1 Is any underlying policy written on a claims-made basis? ☐ Yes ☐ No

IF YES, EXPLAIN

2-2 Are all entities to be covered by the umbrella named on every underlying policy? ☐ Yes ☐ No

IF NO, EXPLAIN

2-3 Is any underlying aggregate limit reduced or exhausted by claims? ☐ Yes ☐ No

IF YES, EXPLAIN

3 EXPOSURE & RISK QUESTIONS — SEVERITY, AUTO & ATTACHMENT POINTS

Umbrella rates are still rising in 2026 while most lines soften. Verdicts over $10 million in general liability and auto rose 52% in 2024, and carriers are raising attachment points — especially over auto — and shrinking lead limits. Fleet weight, public premises, products, and contract requirements drive the quote.

POWER UNITS	HEAVY TRUCKS / TRACTORS	DRIVERS	FARTHEST RADIUS (MI.)

3-1 Is the auto liability underlying limit at least $1,000,000? ☐ Yes ☐ No
IF NO, EXPLAIN

3-2 Do employees drive personal vehicles for business? (Complete CWCO-SUP-HNOA) ☐ Yes ☐ No
IF YES, EXPLAIN

3-3 Do premises receive heavy public foot traffic (retail, venues, apartments, hotels)? ☐ Yes ☐ No
IF YES, EXPLAIN

3-4 Are products sold into the consumer market or across multiple states? ☐ Yes ☐ No
IF YES, EXPLAIN

3-5 Are there pools, liquor sales, events, or other high-severity operations? ☐ Yes ☐ No
IF YES, EXPLAIN

3-6 Do any contracts require specific umbrella limits? ☐ Yes ☐ No
IF YES, EXPLAIN

HIGHEST UMBRELLA LIMIT REQUIRED BY CONTRACT ($)	CONTRACTS REQUIRING PRIMARY & NON-CONTRIBUTORY UMBRELLA (Y/N)

3-7 Has any claim ever exceeded, or been reserved above, the underlying limit? ☐ Yes ☐ No
IF YES, EXPLAIN

3-8 Are there open claims reserved above $250,000? ☐ Yes ☐ No
IF YES, EXPLAIN

4 OTHER EXPOSURES

4-1 Does the applicant own or operate aircraft, drones, or watercraft? ☐ Yes ☐ No
IF YES, EXPLAIN

4-2 Does the applicant have operations or sales outside the United States? ☐ Yes ☐ No
IF YES, EXPLAIN

4-3 Does the applicant own or manage residential rental property? ☐ Yes ☐ No
IF YES, EXPLAIN

4-4 Does the applicant have exposure to minors or vulnerable people? (Complete CWCO-SUP-ABUSE) ☐ Yes ☐ No
IF YES, EXPLAIN

5 LOSS HISTORY

Attach currently valued loss runs for every underlying line for the last 5 years.

5-1 Has umbrella or excess coverage been declined, cancelled, or non-renewed in the past 3 years? ☐ Yes ☐ No

IF YES, EXPLAIN

5-2 Is the applicant aware of any incident that could produce a claim above the underlying limits? ☐ Yes ☐ No

IF YES, EXPLAIN

DATE	LINE	DESCRIPTION	PAID ($)	RESERVED ($)

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