

Covers owners of vacation homes, cabins, and beach or lake houses rented to guests, whether booked directly, through platforms, or through a local rental manager. Platform hosting businesses and arbitrage operators use CWCO-SUP-STRHOST. Complete with ACORD 125, 126, and 140. Attach photos of pools, hot tubs, docks, and decks.

1 APPLICANT / OWNER INFORMATION

OWNER / ENTITY NAME	DBA / RENTAL NAME	FEIN (IF ENTITY)	YEARS RENTING
MAILING ADDRESS	CITY / STATE / ZIP	LISTING LINKS	
PRIMARY CONTACT	PHONE	EMAIL	

2 OPERATIONS

ADDRESS, CITY, STATE	TYPE (CABIN / BEACH / LAKE / SKI / OTHER)	BEDROOMS	MAX GUESTS	YEAR BUILT	WATERFRONT (Y/N)

How the property is rented (check all that apply):

☐ Airbnb ☐ VRBO ☐ Local rental manager ☐ Direct bookings ☐ Owner use only part of year

NIGHTS RENTED PER YEAR	OWNER-USE NIGHTS PER YEAR	LOCAL RENTAL MANAGER (IF ANY)

2-1 Is each property licensed or registered as a rental where local law requires? ☐ Yes ☐ No
IF NO, EXPLAIN

2-2 Has each property been inspected by a local fire or building official for rental use? ☐ Yes ☐ No
IF YES, EXPLAIN

3 EXPOSURE & RISK QUESTIONS — FIRE, CARBON MONOXIDE & ESCAPE

A 2024 fire at a platform-listed Wisconsin rental killed six members of one family during a reunion. The suit alleges the home was never licensed or inspected for rental use, and it names the owners' homeowners insurer as well as the platform.

3-1 Does every bedroom and every level have a working smoke alarm? ☐ Yes ☐ No
IF NO, EXPLAIN

3-2 Are the smoke alarms interconnected so one alarm sounds throughout the home? ☐ Yes ☐ No
IF NO, EXPLAIN

3-3 Does every property with fuel-burning appliances, fireplaces, or an attached garage have working carbon monoxide alarms? ☐ Yes ☐ No
IF NO, EXPLAIN

3-4 Does every sleeping room have a window or door that allows emergency escape? ☐ Yes ☐ No
IF YES, EXPLAIN

3-5 Are furnaces, water heaters, and fireplaces or wood stoves serviced at least yearly? ☐ Yes ☐ No
IF YES, EXPLAIN

3-6 Are chimneys and flues cleaned at least yearly? ☐ Yes ☐ No
IF YES, EXPLAIN

3-7 Are fire pits, grills, and outdoor heaters set a safe distance from structures? ☐ Yes ☐ No
IF YES, EXPLAIN

3-8 Are guests given written instructions for fire pits, grills, and outdoor heaters? ☐ Yes ☐ No
IF YES, EXPLAIN

3-9 Is the street address and nearest hospital posted inside for guests calling 911? ☐ Yes ☐ No
IF NO, EXPLAIN

3-10 Has any property had a fire, carbon monoxide incident, or alarm failure? ☐ Yes ☐ No
IF YES, EXPLAIN

4 EXPOSURE & RISK QUESTIONS — POOLS, HOT TUBS & WATERFRONT

CDC traced Legionnaires' disease to a vacation-rental hot tub in 2026; private rentals aren't covered by commercial hot-tub health rules. Pool drownings at rentals often involve missing or broken gates.

4-1 Does any property have a swimming pool? ☐ Yes ☐ No
IF YES, EXPLAIN

4-2 If yes to 4-1, is the pool fully fenced with self-closing, self-latching gates? ☐ Yes ☐ No
IF NO, EXPLAIN

4-3 If yes to 4-1, is a pool door or gate alarm installed? ☐ Yes ☐ No
IF YES, EXPLAIN

4-4 Does any property have a hot tub? ☐ Yes ☐ No
IF YES, EXPLAIN

4-5 If yes to 4-4, is the hot tub sanitized and its chemistry tested and logged between every stay? ☐ Yes ☐ No
IF NO, EXPLAIN

4-6 Does any property have a dock, boats, kayaks, or paddleboards for guest use? ☐ Yes ☐ No
IF YES, EXPLAIN

4-7 If yes to 4-6, are life jackets provided in all sizes, including children's? ☐ Yes ☐ No
IF YES, EXPLAIN

4-8 If yes to 4-6, are water-safety rules posted at the dock or shoreline? ☐ Yes ☐ No
IF NO, EXPLAIN

4-9 Has a guest drowned, nearly drowned, or become ill from pool or hot-tub water at any property? ☐ Yes ☐ No
IF YES, EXPLAIN

5 EXPOSURE & RISK QUESTIONS — DECKS, RECREATION & COVERAGE

5-1 Have elevated decks, balconies, and stairs been inspected by a contractor or engineer in the last 3 years? ☐ Yes ☐ No
IF YES, EXPLAIN

5-2 Are trampolines, playsets, or zip lines provided for guest use? ☐ Yes ☐ No
IF YES, EXPLAIN

5-3 Are ATVs, golf carts, or other motorized vehicles provided for guest use? ☐ Yes ☐ No
IF YES, EXPLAIN

5-4 Is each property insured on a policy that allows short-term rental use (not a standard homeowners policy)? ☐ Yes ☐ No
IF YES, EXPLAIN

5-5 Has a guest been injured by a fall, deck failure, or recreational equipment? ☐ Yes ☐ No
IF YES, EXPLAIN

6 REVENUE & VALUES

ANNUAL GROSS RENTAL REVENUE (\$)

PRIOR YEAR RENTAL REVENUE (\$)

TOTAL INSURED PROPERTY VALUES (\$)

7 PRIOR INSURANCE & LOSS HISTORY

Attach currently valued loss runs for the last 5 years.

CURRENT PROPERTY / LIABILITY CARRIER

LIABILITY LIMITS

UMBRELLA LIMIT

7-1 Has any carrier declined, cancelled, or non-renewed coverage in the last 5 years?

☐ Yes ☐ No

IF YES, EXPLAIN

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

7-2 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

8 RISK MANAGEMENT

8-1 Is a safety check (alarms, gates, hot tub, decks) completed and recorded at every turnover?

☐ Yes ☐ No

IF NO, EXPLAIN

8-2 Do guests receive written safety rules for pools, hot tubs, fire features, and waterfront before arrival?

☐ Yes ☐ No

IF YES, EXPLAIN

9 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