

For warehouses and 3PLs storing goods owned by others. Complete with CWCO-SUP-CORE and ACORD 125; complete CWCO-SUP-PROP for the buildings. Attach a sample warehouse receipt and storage agreement. Self-storage uses CWCO-SUP-STORAGE; repair and service shops use CWCO-SUP-BAIL.

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

WAREHOUSE LOCATIONS	TOTAL WAREHOUSE SQ. FT.	NUMBER OF STORAGE CUSTOMERS

2 OPERATIONS & STORED GOODS

Warehouse type (check all that apply):
☐ Public warehouse ☐ Contract / dedicated 3PL ☐ Cold storage ☐ Customs bonded ☐ Food-grade ☐ Hazmat-permitted
☐ E-commerce fulfillment

Services (check all that apply):
☐ Storage only ☐ Pick, pack & ship ☐ Kitting / light assembly ☐ Cross-dock ☐ Transportation ☐ Returns processing

COMMODITY STORED	% OF SPACE	AVERAGE VALUE STORED (\$)	PEAK VALUE (\$)	STORAGE (RACK / FLOOR / BULK)

MAXIMUM VALUE AT ANY ONE LOCATION (\$)	AVERAGE TOTAL VALUE STORED (\$)	PEAK MONTH(S)

2-1 Are lithium-ion batteries, e-bikes, or electric vehicles stored? ☐ Yes ☐ No
 IF YES, EXPLAIN

2-2 Are hazardous materials, flammable liquids, or aerosols stored? ☐ Yes ☐ No
 IF YES, EXPLAIN

2-3 Are temperature-controlled goods stored? ☐ Yes ☐ No
 IF YES, EXPLAIN

2-4 Are food, drugs, or other FDA-regulated goods stored? ☐ Yes ☐ No
 IF YES, EXPLAIN

3

EXPOSURE & RISK QUESTIONS — RECEIPTS, FIRE PROTECTION & INVENTORY CONTROL

In April 2026 an arson fire destroyed a 1.2-million-square-foot distribution warehouse in Ontario, California, overwhelming its sprinklers — and in warehouses the stored goods often exceed the building's value. Receipt terms set how much of that the warehouse owes; sprinkler design and inventory control decide how much is lost.

3-1

Is a warehouse receipt or written storage agreement issued for all goods stored?

☐ Yes ☐ No

IF NO, EXPLAIN

3-2

Do receipts or agreements limit the warehouse's liability (per pound, per unit, or per lot)?

☐ Yes ☐ No

IF NO, EXPLAIN

LIABILITY LIMIT STATED IN RECEIPTS / AGREEMENTS

CUSTOMERS OFFERED HIGHER DECLARED VALUE (Y/N)

3-3

Are storage agreements reviewed by counsel before signing?

☐ Yes ☐ No

IF NO, EXPLAIN

3-4

Is the sprinkler system (ESFR or in-rack) designed for the commodities and storage heights actually in use?

☐ Yes ☐ No

IF NO, EXPLAIN

3-5

Is the sprinkler design re-evaluated when commodities or storage heights change?

☐ Yes ☐ No

IF NO, EXPLAIN

3-6

If yes to 2-1, are batteries segregated and protected following FM Global or NFPA guidance?

☐ Yes ☐ No

IF NO, EXPLAIN

3-7

Are forklift battery charging areas separated from storage?

☐ Yes ☐ No

IF NO, EXPLAIN

3-8

Is a hot work permit program used?

☐ Yes ☐ No

IF NO, EXPLAIN

3-9

Is the site secured after hours with alarms, cameras, or a guard?

☐ Yes ☐ No

IF NO, EXPLAIN

3-10

Does a warehouse management system track every item or lot by location?

☐ Yes ☐ No

IF NO, EXPLAIN

3-11

Are cycle counts performed at least monthly?

☐ Yes ☐ No

IF NO, EXPLAIN

3-12

Are shortages and damage reported to customers promptly?

☐ Yes ☐ No

IF NO, EXPLAIN

3-13

Are shortages reconciled within a set time?

☐ Yes ☐ No

IF NO, EXPLAIN

3-14

Are all forklift operators trained and certified?

☐ Yes ☐ No

IF NO, EXPLAIN

4

LOCATIONS & COLD STORAGE

LOC #	ADDRESS, CITY, STATE	SQ. FT.	MAX STORAGE HEIGHT (FT.)	SPRINKLERS (ESFR / IN-RACK / OTHER / NONE)	MAX VALUE STORED (\$)

4-1

If yes to 2-3, is temperature monitored remotely with alarms?

☐ Yes ☐ No

IF NO, EXPLAIN

4-2 If yes to 2-3, is there backup power for refrigeration? ☐ Yes ☐ No
IF NO, EXPLAIN

4-3 If yes to 2-4, are FDA food-safety and sanitation requirements met? ☐ Yes ☐ No
IF NO, EXPLAIN

4-4 If yes to 2-4, are sanitation and food-safety records kept? ☐ Yes ☐ No
IF NO, EXPLAIN

5 COVERAGE REQUESTED & LOSSES

Attach currently valued loss runs for the last 5 years.

Coverage requested:

- ☐ Warehouse legal liability ☐ Customer goods regardless of fault ☐ Refrigeration breakdown / spoilage ☐ Contamination
☐ Transportation (complete CWCO-SUP-CARGO)

LIMIT PER LOCATION (\$)	LIMIT PER OCCURRENCE (\$)	DEDUCTIBLE (\$)

5-1 Has there been a claim for lost, damaged, or missing stored goods in the past 5 years? ☐ Yes ☐ No
IF YES, EXPLAIN

5-2 Has warehouse legal liability coverage been declined, cancelled, or non-renewed? ☐ Yes ☐ No
IF YES, EXPLAIN

DATE	CAUSE (FIRE, THEFT, SHORTAGE, SPOILAGE, OTHER)	CUSTOMER / COMMODITY	PAID (\$)

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