CORY WASHINGTON & CO.

SMARTER RISK. STRONGER BUSINESS.

WEDDING VENUE SUPPLEMENTAL

Covers wedding estates, barns, farms, vineyards, gardens, lodges, and tented sites, including venues with overnight lodging. General event venues use CWCO-SUP-EVENTVENUE; wineries also complete CWCO-SUP-WINERY. Complete with ACORD 125, 126, and 140. Attach the couple's contract and a site map.

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

2 OPERATIONS

WEDDINGS PER YEAR	OTHER EVENTS PER YEAR	MAXIMUM GUESTS	ACRES

Site features (check all that apply):

☐ Converted barn ☐ Permanent reception hall ☐ Tented reception area ☐ Pond, lake, or pool ☐ Fire pits ☐ Overnight lodging ☐ Horse-drawn or vehicle transport ☐ Lawn games

Alcohol at events (check all that apply):

☐ Sold by the venue ☐ Served (not sold) by the venue ☐ Served by outside licensed bartenders ☐ Couple supplies alcohol (BYOB) ☐ No alcohol

2-1 Do guests stay overnight on the property? ☐ Yes ☐ No

IF YES, EXPLAIN

2-2 Does the venue require couples to use its preferred vendors? ☐ Yes ☐ No

IF YES, EXPLAIN

3 EXPOSURE & RISK QUESTIONS — ALCOHOL & GUESTS LEAVING THE VENUE

Wedding guests who drink and then drive from rural venues create serious claims. In one Oklahoma case, a guest who drank outside alcohol at a wedding killed another driver, and the family sued the venue for not stopping him; courts in other states may rule differently.

3-1 Is alcohol served only by bartenders certified in responsible alcohol service? ☐ Yes ☐ No

IF YES, EXPLAIN

3-2 Do outside bartenders or caterers provide certificates of liquor liability insurance naming the venue? ☐ Yes ☐ No

IF YES, EXPLAIN

3-3 If couples supply alcohol, must they buy host liquor liability coverage naming the venue? ☐ Yes ☐ No

IF YES, EXPLAIN

3-4 Is outside alcohol (beyond what the contract allows) prohibited and actually enforced at every event? ☐ Yes ☐ No

IF YES, EXPLAIN

3-5 Does bar service stop at a set time before the event ends? ☐ Yes ☐ No

IF YES, EXPLAIN

3-6 Does the venue arrange or promote shuttles or rideshare pickup for guests? ☐ Yes ☐ No

IF YES, EXPLAIN

3-7 Has a guest been in an alcohol-related incident or crash after an event at the venue? ☐ Yes ☐ No

IF YES, EXPLAIN

4 EXPOSURE & RISK QUESTIONS — BARNS, TENTS, WATER & FIRE

4-1 Is every building used for events approved for public assembly by the local building or fire official? ☐ Yes ☐ No
IF YES, EXPLAIN

4-2 Are tents installed by a professional company with engineered anchoring and a wind-evacuation plan? ☐ Yes ☐ No
IF YES, EXPLAIN

4-3 Are ponds, lakes, and pools fenced, signed, or otherwise closed to guests during events? ☐ Yes ☐ No
IF YES, EXPLAIN

4-4 Are sparkler send-offs, fireworks, and fire pits allowed only with written rules and staff supervision? ☐ Yes ☐ No
IF YES, EXPLAIN

4-5 Are paths, parking areas, and stairs lit for evening departures? ☐ Yes ☐ No
IF YES, EXPLAIN

4-6 If yes to 2-1, do lodging rooms have smoke and carbon monoxide alarms? ☐ Yes ☐ No
IF YES, EXPLAIN

4-7 Has a guest been injured by a fall, burn, tent failure, or water incident at the venue? ☐ Yes ☐ No
IF YES, EXPLAIN

5 EXPOSURE & RISK QUESTIONS — COUPLES' CONTRACTS & VENDORS

5-1 Does every couple sign a contract with a hold-harmless in the venue's favor? ☐ Yes ☐ No
IF YES, EXPLAIN

5-2 Does the contract state deposit, cancellation, and weather terms? ☐ Yes ☐ No
IF YES, EXPLAIN

5-3 Must all vendors provide certificates of insurance naming the venue before the event? ☐ Yes ☐ No
IF YES, EXPLAIN

5-4 Has a couple claimed a lost deposit, cancelled event, or breach of contract? ☐ Yes ☐ No
IF YES, EXPLAIN

6 PAYROLL, SALES & REVENUE

TOTAL ANNUAL PAYROLL ($)	PROJECTED ANNUAL GROSS REVENUE ($)	LODGING REVENUE ($)

7 PRIOR INSURANCE & LOSS HISTORY

Attach currently valued loss runs for the last 5 years.

CURRENT PROPERTY / GL CARRIER	LIQUOR LIABILITY CARRIER / 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 venue coordinator on site for every event from setup to departure? ☐ Yes ☐ No

IF YES, EXPLAIN

8-2 Are incident reports completed the same day with photos and witness names? ☐ 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, 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