CORY WASHINGTON & CO.

SMARTER RISK. STRONGER BUSINESS.

WINDOW CLEANING SUPPLEMENTAL

Covers residential and commercial window cleaners, including high-rise work. Pressure washing and gutter cleaning as a primary business are rated separately. Complete with ACORD 125, 126, and 127.

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 ☐ Franchise

PRIMARY CONTACT / TITLE | PHONE | EMAIL

2 OPERATIONS

WORKER CATEGORY	NUMBER	ANNUAL PAYROLL OR COST ($)

Worker categories: W-2 employees; subcontractors or 1099 contractors; leased or temporary workers; owners who work in the field.

Access methods used (check all that apply):

☐ Ground level / water-fed pole ☐ Ladders ☐ Aerial lifts ☐ Rope descent system (bosun's chair) ☐ Suspended platform / swing stage

☐ Rope access (SPRAT/IRATA)

HIGHEST BUILDING WORKED (STORIES) | RESIDENTIAL WORK (%) | COMMERCIAL WORK (%) | CREWS

2-1 Does the applicant work above three stories? ☐ Yes ☐ No

IF YES, EXPLAIN

2-2 Does the applicant also do gutter cleaning, pressure washing, or holiday-light installation? ☐ Yes ☐ No

IF YES, EXPLAIN

3 EXPOSURE & RISK QUESTIONS — FALLS, ANCHORS & ACCESS

OSHA bars rope-descent work until the building owner certifies in writing that each anchor holds 5,000 lb per worker, recertified at least every 10 years. Falls are the leading cause of window-cleaning deaths, and the industry standard requires two independent lines.

3-1 Before every rope-descent job, does the applicant obtain the building owner's written anchor certification? ☐ Yes ☐ No

IF YES, EXPLAIN

3-2 Do rope-descent workers always use two independent lines (working line and safety line) on separate anchors? ☐ Yes ☐ No

IF YES, EXPLAIN

3-3 Are workers trained to IWCA, SPRAT, or equivalent standards before working at height? ☐ Yes ☐ No

IF YES, EXPLAIN

3-4 Is there a written rescue plan for a worker suspended in a harness? ☐ Yes ☐ No

IF YES, EXPLAIN

3-5 Are ladders secured at the top or footed by a second worker? ☐ Yes ☐ No

IF YES, EXPLAIN

3-6 Are ladder standoffs used when ladders rest against glass or gutters? ☐ Yes ☐ No

IF YES, EXPLAIN

3-7 Is work stopped when wind or weather exceeds written limits? ☐ Yes ☐ No
IF YES, EXPLAIN

3-8 Are harnesses, ropes, and descent devices inspected before each use? ☐ Yes ☐ No
IF YES, EXPLAIN

3-9 Is fall-protection gear retired on the manufacturer's schedule or after any fall? ☐ Yes ☐ No
IF YES, EXPLAIN

3-10 Has a worker fallen or been injured at height in the last 5 years? ☐ Yes ☐ No
IF YES, EXPLAIN

4 EXPOSURE & RISK QUESTIONS — PUBLIC SAFETY, GLASS & POWER LINES

4-1 Are areas below overhead work barricaded to keep the public clear of falling tools and water? ☐ Yes ☐ No
IF YES, EXPLAIN

4-2 Is glass inspected for existing scratches and defects before work? ☐ Yes ☐ No
IF YES, EXPLAIN

4-3 Are customers notified in writing of existing glass defects before cleaning? ☐ Yes ☐ No
IF YES, EXPLAIN

4-4 Are scrapers used only after a test area confirms the glass won't scratch (e.g., tempered glass with debris)? ☐ Yes ☐ No
IF YES, EXPLAIN

4-5 Do workers keep water-fed poles and ladders at least 10 feet from overhead power lines? ☐ Yes ☐ No
IF YES, EXPLAIN

4-6 Has a customer claimed scratched glass, water intrusion, or interior damage? ☐ Yes ☐ No
IF YES, EXPLAIN

5 EXPOSURE & RISK QUESTIONS — SUBCONTRACTORS, VEHICLES & CONTRACTS

5-1 Do subcontractors carry their own GL and workers' comp naming the applicant? ☐ Yes ☐ No
IF YES, EXPLAIN

5-2 Are driving records checked for every employee who drives a company vehicle? ☐ Yes ☐ No
IF YES, EXPLAIN

5-3 Does the customer agreement exclude liability for pre-existing glass defects? ☐ Yes ☐ No
IF YES, EXPLAIN

6 PAYROLL, SALES & REVENUE

TOTAL ANNUAL PAYROLL ($)	PROJECTED ANNUAL GROSS REVENUE ($)	HIGH-RISE (4+ STORIES) REVENUE ($)

7 PRIOR INSURANCE & LOSS HISTORY

Attach currently valued loss runs for the last 5 years.

GL CARRIER / LIMITS	WORKERS' COMP CARRIER / CLASS	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 written job hazard assessment done for each new building before work begins? ☐ Yes ☐ No

IF YES, EXPLAIN

8-2 Are fall-protection training records kept for every worker? ☐ 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