

For full-service and creative advertising agencies, including creative development, production, influencer marketing, and media placement. Complete with ACORD 125. Attach a description of services, a sample client contract or engagement letter, resumes or credentials of key professionals, and five years of loss runs.

1 APPLICANT / BUSINESS INFORMATION

LEGAL BUSINESS NAME	DBA	FEIN	YEARS IN BUSINESS
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
BUSINESS ADDRESS	CITY / STATE / ZIP	WEBSITE	
<input type="text"/>	<input type="text"/>	<input type="text"/>	
Entity type: ☐ Sole proprietor ☐ Partnership ☐ LLC ☐ Corporation ☐ Nonprofit			
PRIMARY CONTACT / TITLE	PHONE	EMAIL	
<input type="text"/>	<input type="text"/>	<input type="text"/>	
LICENSES / CERTIFICATIONS HELD	PROFESSIONAL STAFF / TOTAL EMPLOYEES		
<input type="text"/>	<input type="text"/>		

2 OPERATIONS

Services provided (check all that apply):
☐ Creative / copywriting ☐ Video / photo production ☐ Digital / social media ☐ Influencer marketing ☐ Media planning / buying
☐ Branding / logo design ☐ Web design ☐ Generative-AI content ☐ Events / experiential

INFLUENCER ENGAGEMENTS PER YEAR	CLIENT FUNDS HANDLED PER YEAR (\$)	DELIVERABLES USING GENERATIVE AI (%)
<input type="text"/>	<input type="text"/>	<input type="text"/>
LARGEST CLIENT (% OF REVENUE)	WORK OUTSIDE YOUR HOME STATE (%)	WORK SUBCONTRACTED (%)
<input type="text"/>	<input type="text"/>	<input type="text"/>

2-1 Do you produce ads for health, financial, or children's products? ☐ Yes ☐ No
IF YES, EXPLAIN

2-2 Is every engagement under a signed written contract or engagement letter? ☐ Yes ☐ No
IF NO, EXPLAIN

2-3 Do contracts limit your liability (e.g., to fees paid)? ☐ Yes ☐ No
IF NO, EXPLAIN

3 EXPOSURE & RISK QUESTIONS — IP CLEARANCE & AI-GENERATED CONTENT

Agency claims commonly involve unlicensed fonts, sound-alike music, expired talent releases, and artwork caught on camera.

3-1 Is a documented rights-clearance review done before any ad is published? ☐ Yes ☐ No
IF NO, EXPLAIN

3-2 Are signed talent releases kept for the full usage term? ☐ Yes ☐ No
IF NO, EXPLAIN

3-3 Are talent release expiration dates tracked? ☐ Yes ☐ No
IF NO, EXPLAIN

3-4 Do you hold written licenses for all commercial fonts? ☐ Yes ☐ No
IF NO, EXPLAIN

3-5 Is music cleared before sound-alike scores are commissioned? ☐ Yes ☐ No
IF NO, EXPLAIN

3-6 Do location agreements cover third-party artwork visible on camera? ☐ Yes ☐ No
IF NO, EXPLAIN

3-7 Is there a written policy governing generative-AI use in client work? ☐ Yes ☐ No
IF NO, EXPLAIN

3-8 Do client contracts disclose that AI-generated elements may not be copyrightable? ☐ Yes ☐ No
IF NO, EXPLAIN

4 EXPOSURE & RISK QUESTIONS — AD CLAIMS, ENDORSEMENTS & CLIENT FUNDS

The FTC's 2024 fake-review rule allows civil penalties for knowing violations, and its 2023 letters warned influencers of up to \$50,120 per undisclosed post.

4-1 Do clients provide written substantiation for performance or health claims? ☐ Yes ☐ No
IF NO, EXPLAIN

4-2 Do influencer contracts require clear paid-partnership disclosure? ☐ Yes ☐ No
IF NO, EXPLAIN

4-3 Are influencer posts monitored for disclosure after they go live? ☐ Yes ☐ No
IF NO, EXPLAIN

4-4 Is buying followers, likes, or views prohibited? ☐ Yes ☐ No
IF NO, EXPLAIN

4-5 Are review incentives offered regardless of sentiment? ☐ Yes ☐ No
IF NO, EXPLAIN

4-6 Have you received an FTC, attorney general, or NAD inquiry? ☐ Yes ☐ No
IF YES, EXPLAIN

4-7 Are client media and production funds held in a separate account? ☐ Yes ☐ No
IF NO, EXPLAIN

4-8 Do client contracts include sequential liability for media payments? ☐ Yes ☐ No
IF NO, EXPLAIN

5 PAYROLL, SALES & REVENUE

ANNUAL REVENUE (\$) LARGEST SINGLE CONTRACT (\$) SUBCONTRACTOR COSTS (\$) TOTAL ANNUAL PAYROLL (\$)

6 PRIOR INSURANCE & LOSS HISTORY

CURRENT MEDIA E&O CARRIER / LIMITS DEDUCTIBLE / RETROACTIVE DATE EXPIRATION DATE

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

6-1 Has a claim alleged infringement or false advertising in your work? ☐ Yes ☐ No
IF YES, EXPLAIN

6-2 Has a client refused to pay or sued over fees in the past 5 years? ☐ Yes ☐ No
IF YES, EXPLAIN

6-3 Has any license, certification, or registration been suspended, disciplined, or investigated? ☐ Yes ☐ No
IF YES, EXPLAIN

6-4 Has any coverage been declined, cancelled, or non-renewed? ☐ Yes ☐ No
IF YES, EXPLAIN

6-5 Is the applicant aware of any incident or circumstance that could give rise to a claim?

☐ Yes ☐ No

IF YES, EXPLAIN

7 RISK MANAGEMENT & SAFETY

7-1 Are client files and work papers retained for a set period under a written policy?

☐ Yes ☐ No

IF NO, EXPLAIN

7-2 Is multifactor authentication required for email and client data?

☐ Yes ☐ No

IF NO, EXPLAIN

7-3 Are vendor bank-detail changes verified by phone?

☐ Yes ☐ No

IF NO, EXPLAIN

7-4 Are shoot-day safety plans prepared for productions?

☐ Yes ☐ No

IF NO, EXPLAIN

8 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