

For inbound and outbound call centers, telephone answering services (including medical answering), and customer-service outsourcers. Complete with CWCO-SUP-CORE, ACORD 125, CWCO-SUP-PL, and CWCO-SUP-CYBER.

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
AGENTS (IN OFFICE / REMOTE / OFFSHORE)	CLIENTS	CALLS PER YEAR

2 OPERATIONS

Services (check all that apply):
☐ Inbound customer service ☐ Outbound sales / telemarketing ☐ Medical answering ☐ Property / emergency answering
☐ Order taking & payments ☐ Appointment scheduling ☐ Technical support ☐ Collections

% REVENUE FROM MEDICAL CLIENTS	% OUTBOUND CALLING / TEXTING	LARGEST CLIENT (% OF REVENUE)

2-1 Does the applicant relay urgent medical or emergency messages? ☐ Yes ☐ No
 IF YES, EXPLAIN

2-2 Does the applicant make outbound calls or send texts to consumers? ☐ Yes ☐ No
 IF YES, EXPLAIN

2-3 Do agents take credit card payments by phone? ☐ Yes ☐ No
 IF YES, EXPLAIN

2-4 Are any agents located outside the United States? ☐ Yes ☐ No
 IF YES, EXPLAIN

3 EXPOSURE & RISK QUESTIONS — MESSAGES, CONSENT & DATA

The signature claim against answering services is the urgent message that didn't get through — a patient's call, a flooded apartment, an alarm. Outbound calling adds consumer lawsuits, most filed as class actions, and agents handle health and payment data every day.

3-1 Does every client provide written call-handling and escalation instructions? ☐ Yes ☐ No
 IF NO, EXPLAIN

3-2 Is there a written escalation process for urgent calls, with backup contacts? ☐ Yes ☐ No
 IF NO, EXPLAIN

3-3 Are all calls recorded and kept for a set period? ☐ Yes ☐ No
 IF NO, EXPLAIN

3-4 Are message delivery times tracked against client agreements? ☐ Yes ☐ No
 IF NO, EXPLAIN

3-5 Are calls reviewed for quality on a regular schedule? ☐ Yes ☐ No
 IF NO, EXPLAIN

3-6 Do client contracts limit the applicant's liability for missed or delayed messages? ☐ Yes ☐ No
 IF NO, EXPLAIN

3-7 If yes to 2-2, is consent documented for every consumer called or texted? ☐ Yes ☐ No
IF NO, EXPLAIN

3-8 If yes to 2-2, are calling lists scrubbed against do-not-call registries? ☐ Yes ☐ No
IF NO, EXPLAIN

3-9 If yes to 2-3, is card handling PCI-compliant (no cards written down or stored in notes)? ☐ Yes ☐ No
IF NO, EXPLAIN

3-10 If yes to 2-1, are HIPAA business associate agreements signed with medical clients? ☐ Yes ☐ No
IF NO, EXPLAIN

3-11 Is multi-factor authentication required for all agent system access, including remote agents? ☐ Yes ☐ No
IF NO, EXPLAIN

4 STAFFING & CONTINUITY

4-1 Are background checks completed for agents who handle payment or health data? ☐ Yes ☐ No
IF NO, EXPLAIN

4-2 Is there a tested business continuity plan (backup site, power, and phone routing)? ☐ Yes ☐ No
IF NO, EXPLAIN

4-3 Is annual agent turnover above 50%? ☐ Yes ☐ No
IF YES, EXPLAIN

5 COVERAGE & LOSS HISTORY

Attach currently valued loss runs for the last 5 years.

E&O LIMIT (\$)	CYBER LIMIT (\$)	EPLI LIMIT (\$)	CURRENT CARRIER / PREMIUM

5-1 Has a client claimed a missed or delayed message caused a loss? ☐ Yes ☐ No
IF YES, EXPLAIN

5-2 Has a telemarketing (TCPA) suit or data breach occurred in the past 5 years? ☐ Yes ☐ No
IF YES, EXPLAIN

5-3 Has coverage been declined, cancelled, or non-renewed in the past 3 years? ☐ Yes ☐ No
IF YES, EXPLAIN

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