

For freight brokers and forwarders whose shippers' goods are hauled by other carriers. Contingent cargo usually pays only after the carrier's cargo insurer denies a claim. Motor carriers insuring their own cargo use CWCO-SUP-CARGO. Complete with CWCO-SUP-FREIGHTBROKER and ACORD 125. Attach your broker-carrier agreement, a sample rate confirmation, any shipper contracts with cargo terms, and five years of cargo claims.

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
MC NUMBER	USDOT NUMBER	LOADS BROKERED — LAST 12 MONTHS

2 OPERATIONS — COMMODITIES & EQUIPMENT

COMMODITY	% OF LOADS	AVERAGE VALUE PER LOAD (\$)	HIGHEST VALUE PER LOAD (\$)

Equipment used (check all that apply):

☐ Dry van ☐ Refrigerated ☐ Flatbed ☐ Tanker ☐ Auto hauler ☐ Intermodal / container ☐ LTL

2-1 Are high-theft commodities brokered (electronics, pharmaceuticals, alcohol, tobacco, food and beverage, metals, auto parts)? ☐ Yes ☐ No
 IF YES, EXPLAIN

2-2 Are refrigerated or temperature-controlled loads brokered? ☐ Yes ☐ No
 IF YES, EXPLAIN

2-3 Are any loads cross-border to Mexico or Canada? ☐ Yes ☐ No
 IF YES, EXPLAIN

2-4 Are household goods, livestock, fine art, or other specialty cargo brokered? ☐ Yes ☐ No
 IF YES, EXPLAIN

3 EXPOSURE & RISK QUESTIONS — CARRIER CARGO INSURANCE & THEFT

Cargo theft rose about 60% to roughly \$725 million in 2025, much of it by impostors posing as real carriers. Because contingent cargo waits for the carrier's insurer to deny, the carrier's own cargo policy is the first thing underwriters check.

3-1 Is each carrier's cargo insurance verified with its insurer or a monitoring service before tendering? ☐ Yes ☐ No
 IF NO, EXPLAIN

MINIMUM CARGO LIMIT REQUIRED OF CARRIERS (\$)	CARRIER MONITORING SERVICE USED

3-2 Is the carrier's cargo policy checked for exclusions on the commodity being moved? ☐ Yes ☐ No
 IF NO, EXPLAIN

3-3 If yes to 2-2, is reefer breakdown coverage confirmed on the carrier's policy before tendering? ☐ Yes ☐ No
IF NO, EXPLAIN

3-4 Are high-value loads given only to carriers whose cargo limit meets the load value? ☐ Yes ☐ No
IF NO, EXPLAIN

3-5 Are carrier identities confirmed using FMCSA-listed contact details before tendering? ☐ Yes ☐ No
IF NO, EXPLAIN

3-6 Are changes to pickup details, delivery address, or carrier payment verified by calling a known contact? ☐ Yes ☐ No
IF NO, EXPLAIN

3-7 Is the driver and truck at pickup confirmed to belong to the carrier that accepted the load? ☐ Yes ☐ No
IF NO, EXPLAIN

3-8 Are high-value loads tracked in transit? ☐ Yes ☐ No
IF NO, EXPLAIN

3-9 Does the broker-carrier agreement prohibit re-brokering loads to another carrier? ☐ Yes ☐ No
IF NO, EXPLAIN

4 EXPOSURE & RISK QUESTIONS — LIABILITY TERMS & CLAIMS HANDLING

Contingent cargo is often written on a legal-liability basis, and brokers are not usually liable for cargo they never possess. Shipper contracts that make the broker liable for full value, or claims the broker pays before the carrier's insurer decides, can fall outside the policy.

4-1 Do any shipper contracts make the applicant liable for the full value of lost or damaged cargo? ☐ Yes ☐ No
IF YES, EXPLAIN

4-2 Do any shipper contracts make the applicant liable as a carrier under the Carmack Amendment? ☐ Yes ☐ No
IF YES, EXPLAIN

4-3 Do rate confirmations state the carrier's liability limit or a released value? ☐ Yes ☐ No
IF NO, EXPLAIN

4-4 Does the applicant pay shipper claims before the carrier's insurer has decided the claim? ☐ Yes ☐ No
IF YES, EXPLAIN

4-5 Is the shipper ever named as additional insured on the carrier's cargo policy at the applicant's request? ☐ Yes ☐ No
IF YES, EXPLAIN

4-6 Are cargo claims filed with the carrier and its insurer in writing within the contract deadline? ☐ Yes ☐ No
IF NO, EXPLAIN

5 PRIOR INSURANCE & LOSS HISTORY

Attach five years of cargo claims, including those paid by carriers.

DATE OF LOSS	COMMODITY / CAUSE	AMOUNT (\$)	PAID BY / STATUS

CURRENT CONTINGENT CARGO CARRIER / LIMIT DEDUCTIBLE EXPIRATION DATE

5-1 In the past 5 years, has the applicant had a fictitious pickup, stolen load, or misdirected load? ☐ Yes ☐ No
IF YES, EXPLAIN

5-2 Has a carrier's cargo insurer denied a claim on the applicant's load in the past 5 years? ☐ Yes ☐ No
IF YES, EXPLAIN

5-3 Is the applicant aware of any cargo loss or circumstance that could give rise to a claim? ☐ Yes ☐ No
IF YES, EXPLAIN

5-4 Has cargo coverage been declined, cancelled, or non-renewed? ☐ Yes ☐ No
IF YES, EXPLAIN

Coverage requested (check all that apply):

☐ Contingent cargo — legal liability ☐ Shipper's interest cargo ☐ Reefer breakdown ☐ Theft by deception / fictitious pickup ☐ Broker E&O

LIMIT PER LOAD REQUESTED (\$)

DEDUCTIBLE REQUESTED (\$)

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