CORY WASHINGTON & CO.

SMARTER RISK. STRONGER BUSINESS.

COURIER BUSINESS SUPPLEMENTAL

Covers same-day and on-demand courier companies carrying documents, parcels, legal filings, and medical or lab specimens. Route-based last-mile delivery uses CWCO-SUP-DELIVERY; app-platform operators CWCO-SUP-TNC-style forms. Complete with ACORD 125 and 127.

1 APPLICANT / BUSINESS INFORMATION

LEGAL BUSINESS NAME

DBA

FEIN

YEARS IN BUSINESS

GARAGING ADDRESS

CITY / STATE / ZIP

WEBSITE

Entity type:

☐ Sole proprietor ☐ Partnership ☐ LLC ☐ Corporation ☐ Nonprofit

PRIMARY CONTACT / TITLE

PHONE

EMAIL

USDOT NO. (IF ANY)

MC / OPERATING AUTHORITY NO.

STATE / LOCAL PERMIT OR LICENSE NO(S).

2 OPERATIONS

VEHICLE TYPE	COUNT	SEATING CAPACITY	AVERAGE MODEL YEAR	OWNED / LEASED / DRIVER-OWNED

Vehicle types: company cars or vans; driver-owned cars; bikes or e-bikes; box trucks; other.

NUMBER OF DRIVERS

W-2 EMPLOYEES (%)

OWNER-OPERATORS / LEASE DRIVERS (%)

ANNUAL DRIVER TURNOVER (%)

DELIVERY TYPE	% OF REVENUE

Types: legal documents and court filings; medical or lab specimens; pharmacy deliveries; business parcels; bank or cash-in-transit; other.

2-1 Does the applicant carry cash, checks, or negotiable items? ☐ Yes ☐ No

IF YES, EXPLAIN

2-2 Does the applicant transport medical or lab specimens? ☐ Yes ☐ No

IF YES, EXPLAIN

3 EXPOSURE & RISK QUESTIONS — CONTRACTOR DRIVERS & PERSONAL VEHICLES

Couriers often rely on contractor drivers in their own cars, rushing time-critical deliveries. Personal auto policies frequently exclude business deliveries, leaving the courier company as the target after a crash, and contractor status is increasingly challenged under state classification tests.

3-1 Are driving records checked for every driver, including contractors, at hire and yearly? ☐ Yes ☐ No
IF YES, EXPLAIN

3-2 Is proof of each contractor's personal auto insurance, including business-use coverage, kept on file? ☐ Yes ☐ No
IF YES, EXPLAIN

3-3 Has counsel reviewed contractor status under the laws of each state where the applicant operates? ☐ Yes ☐ No
IF YES, EXPLAIN

3-4 Is handheld phone use while driving prohibited, with app interactions allowed only when stopped? ☐ Yes ☐ No
IF YES, EXPLAIN

3-5 Are delivery windows set so drivers aren't pressured to speed? ☐ Yes ☐ No
IF YES, EXPLAIN

3-6 Are criminal background checks done on every driver? ☐ Yes ☐ No
IF YES, EXPLAIN

3-7 Has a driver been in a crash while delivering in the last 3 years? ☐ Yes ☐ No
IF YES, EXPLAIN

4 EXPOSURE & RISK QUESTIONS — TIME-SENSITIVE, SPECIMEN & HIGH-VALUE CARGO

4-1 Is chain of custody documented with timestamps and signatures for every pickup and delivery? ☐ Yes ☐ No
IF YES, EXPLAIN

4-2 If yes to 2-2, are drivers trained on HIPAA and specimen-handling rules (e.g., UN3373)? ☐ Yes ☐ No
IF YES, EXPLAIN

4-3 If yes to 2-2, are temperature-sensitive specimens carried in monitored containers? ☐ Yes ☐ No
IF YES, EXPLAIN

4-4 Do customer agreements limit liability for late or missed deliveries (e.g., court filing deadlines)? ☐ Yes ☐ No
IF YES, EXPLAIN

4-5 Has a customer claimed a lost item, missed deadline, or spoiled specimen? ☐ Yes ☐ No
IF YES, EXPLAIN

5 REVENUE

ANNUAL GROSS REVENUE ($)	PAID TO CONTRACTOR DRIVERS ($)	EMPLOYEE PAYROLL ($)

6 PRIOR INSURANCE & LOSS HISTORY

Attach currently valued loss runs for the last 5 years for auto liability, physical damage, and general liability.

CURRENT AUTO CARRIER	AUTO LIABILITY LIMIT	UMBRELLA / EXCESS LIMIT

6-1 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

6-2 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

7 RISK MANAGEMENT

7-1 Are deliveries tracked by GPS in real time? ☐ Yes ☐ No

IF YES, EXPLAIN

7-2 Are crash and cargo incidents reviewed monthly? ☐ Yes ☐ No

IF YES, 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, 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**