CORY WASHINGTON & CO.

SMARTER RISK. STRONGER BUSINESS.

DJ BUSINESS SUPPLEMENTAL

Covers mobile and club DJs, DJ/MC companies, and event entertainment companies offering lighting, effects, or photo booths. Complete with ACORD 125 and 126 (and 140 for equipment). Attach a standard client contract and a sample venue insurance requirement.

1 APPLICANT / BUSINESS INFORMATION

LEGAL BUSINESS NAME

DBA / STAGE NAME

FEIN

YEARS IN BUSINESS

BUSINESS ADDRESS

CITY / STATE / ZIP

WEBSITE / SOCIAL MEDIA

Entity type:

☐ Sole proprietor ☐ Partnership ☐ LLC ☐ Corporation

PRIMARY CONTACT / TITLE

PHONE

EMAIL

2 OPERATIONS

DESCRIPTION OF SERVICES (MUSIC, MC, LIGHTING, EFFECTS, ADD-ONS)

EVENT TYPE	% OF ANNUAL REVENUE

Event types: weddings; corporate events; school dances and proms; bar / bat mitzvahs and children's parties; private parties; club or bar residencies; festivals and concerts; karaoke or trivia hosting; lighting, photo booth, or equipment rentals; other.

EVENTS PER YEAR

LARGEST CROWD PLAYED

NUMBER OF DJS / CREWS

TRAVEL RADIUS / STATES WORKED

2-1 Does the applicant book other DJs or crew as subcontractors? ☐ Yes ☐ No

IF YES, EXPLAIN

2-2 If yes to 2-1, must subcontractors carry their own liability insurance? ☐ Yes ☐ No

IF YES, EXPLAIN

2-3 Does the applicant play events where most guests are minors (school dances, children's parties)? ☐ Yes ☐ No

IF YES, EXPLAIN

2-4 Does the applicant rent equipment to clients without a DJ or technician present? ☐ Yes ☐ No

IF YES, EXPLAIN

3 EXPOSURE & RISK QUESTIONS — SPECIAL EFFECTS, LASERS & RIGGING

Effects turn a music act into a production with fire, eye-injury, and falling-object exposure. Under FDA rules, entertainment lasers above Class IIIa (5 mW) may be used only under an approved FDA variance.

Effects and staging used (check all that apply):

☐ Cold spark machines ☐ Fog / haze ☐ Low fog (CO2 or dry ice) ☐ Confetti / streamer cannons ☐ Bubble / snow machines ☐ Lasers
☐ Pyrotechnics ☐ Truss-hung lighting ☐ Stages / dance floors ☐ None of these

3-1 If lasers are used, are any Class 3B or 4 (above 5 mW), and if so, does the applicant hold a current FDA laser light show variance? ☐ Yes ☐ No
IF YES, EXPLAIN

FDA VARIANCE NO. (IF ANY)

LASER MAKE / MODEL / OUTPUT

3-2 Is audience scanning (pointing beams into the crowd) ever performed? ☐ Yes ☐ No
IF YES, EXPLAIN

3-3 Are cold spark, fog, and haze used only with written venue approval and, where required, fire marshal sign-off? ☐ Yes ☐ No
IF YES, EXPLAIN

3-4 Has an effect ever set off a fire alarm or sprinkler, triggered an evacuation, or scorched a venue surface? ☐ Yes ☐ No
IF YES, EXPLAIN

3-5 Is low fog made with CO2 or dry ice used only in ventilated areas, never in small rooms or near children lying on the floor? ☐ Yes ☐ No
IF YES, EXPLAIN

3-6 Are speakers and lights on stands or truss secured with safety cables and weighted bases, and kept within rated loads? ☐ Yes ☐ No
IF YES, EXPLAIN

3-7 Does the applicant perform pyrotechnics, and if so, under whose license and permit? ☐ Yes ☐ No
IF YES, EXPLAIN

4 EXPOSURE & RISK QUESTIONS — SETUP, POWER, CROWDS & ALCOHOL

4-1 Are cables taped down or covered with cable ramps wherever guests walk? ☐ Yes ☐ No
IF YES, EXPLAIN

4-2 Does the applicant run generators at outdoor events? ☐ Yes ☐ No
IF YES, EXPLAIN

4-3 If yes to 4-2, are generators grounded and GFCI-protected? ☐ Yes ☐ No
IF YES, EXPLAIN

4-4 If yes to 4-2, are generators refueled only when shut off and cool? ☐ Yes ☐ No
IF YES, EXPLAIN

4-5 For outdoor events, is there a written wind and lightning policy for lowering equipment and stopping the show? ☐ Yes ☐ No
IF YES, EXPLAIN

4-6 Do staff ever drink alcohol while working, or serve or give alcohol to guests? ☐ Yes ☐ No
IF YES, EXPLAIN

4-7 Does the show include audience participation on stage, crowd-surfing, or games with physical contact? ☐ Yes ☐ No
IF YES, EXPLAIN

5 EXPOSURE & RISK QUESTIONS — CONTRACTS, PERFORMANCE & CONTENT

5-1 Does every client sign a written contract that covers cancellation, force majeure, a backup DJ, and a limit on the applicant's liability? ☐ Yes ☐ No
IF YES, EXPLAIN

5-2 Is backup equipment brought to every event, and is a backup DJ available if the booked DJ cannot perform? ☐ Yes ☐ No
IF YES, EXPLAIN

5-3 Has the applicant ever failed to perform, arrived late, or been asked for a refund because of a performance problem? ☐ Yes ☐ No
IF YES, EXPLAIN

5-4 Are venue contracts reviewed before signing for hold-harmless, additional insured, and waiver-of-subrogation terms? ☐ Yes ☐ No
IF YES, EXPLAIN

5-5 Does the applicant livestream, record, or sell mixes, or post event videos that include copyrighted music? ☐ Yes ☐ No
IF YES, EXPLAIN

5-6 Are client photos and videos used in marketing only with written permission? ☐ Yes ☐ No
IF YES, EXPLAIN

6 EXPOSURE & RISK QUESTIONS — EQUIPMENT & VEHICLES

TOTAL EQUIPMENT VALUE ($)	MOST VALUABLE SINGLE ITEM ($)	RENTED / BORROWED EQUIPMENT VALUE ($)

6-1 Is gear ever left in a vehicle or trailer overnight? ☐ Yes ☐ No
IF YES, EXPLAIN

6-2 If yes to 6-1, is the vehicle locked, alarmed, and parked in a secured area? ☐ Yes ☐ No
IF YES, EXPLAIN

6-3 Is a current equipment list kept with serial numbers, photos, and receipts? ☐ Yes ☐ No
IF YES, EXPLAIN

6-4 Are business vans, box trucks, or trailers used? ☐ Yes ☐ No
IF YES, EXPLAIN

6-5 If yes to 6-4, are they titled to the business and insured on a commercial auto policy? ☐ Yes ☐ No
IF YES, EXPLAIN

7 PAYROLL, SALES & REVENUE

TOTAL ANNUAL PAYROLL ($)	NUMBER OF W-2 EMPLOYEES	PAID TO 1099 DJS / CREW ($)
PROJECTED ANNUAL GROSS REVENUE ($)	**PRIOR YEAR ACTUAL REVENUE ($)**	**REVENUE FROM EFFECTS / RENTALS ($)**

8 PRIOR INSURANCE & LOSS HISTORY

Attach currently valued loss runs for the last 3-5 years.

CURRENT / EXPIRING GL CARRIER	CURRENT GL LIMITS	EQUIPMENT / INLAND MARINE CARRIER

8-1 Has any carrier declined, cancelled, or non-renewed coverage for this operation in the last 3-5 years? ☐ Yes ☐ No

IF YES, EXPLAIN

8-2 Have there been any guest injury, venue damage, equipment theft or damage, or contract claims? ☐ Yes ☐ No

IF YES, EXPLAIN

DATE OF LOSS	DESCRIPTION	TOTAL INCURRED ($)	OPEN / CLOSED

8-3 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

9 RISK MANAGEMENT & SAFETY

9-1 Is a site walk-through done before each event to plan load-in paths, power, and equipment placement? ☐ Yes ☐ No

IF YES, EXPLAIN

9-2 Are staff trained on lifting and moving heavy gear, with dollies and carts used for speakers and cases? ☐ Yes ☐ No

IF YES, EXPLAIN

9-3 Are sound levels kept within venue limits, with a posted notice when effects such as strobes or lasers are used? ☐ Yes ☐ No

IF YES, EXPLAIN

10 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