

Covers brand owners, private-label marketers, and manufacturers of dietary supplements (capsules, tablets, softgels, powders, gummies, liquids) sold under DSHEA. Functional foods and ingredient suppliers use CWCO-SUP-NUTRA; cosmetics use CWCO-SUP-COSM. Complete with ACORD 125/126. Attach current labels, marketing claims, a product list with ingredients, and contract manufacturer agreements.

1 APPLICANT / BUSINESS INFORMATION

LEGAL BUSINESS NAME	DBA / BRAND NAMES	FEIN	YEARS IN BUSINESS
MAILING ADDRESS	CITY / STATE / ZIP	WEBSITE	

Entity type:
☐ Sole proprietor ☐ Partnership ☐ LLC ☐ Corporation ☐ Other

PRIMARY CONTACT / TITLE	PHONE	EMAIL

FDA FOOD FACILITY REGISTRATION NO. (IF MANUFACTURING)	DATE OF LAST FDA INSPECTION / OUTCOME

2 OPERATIONS

DESCRIPTION OF THE BUSINESS (PRODUCT LINES, TARGET CUSTOMERS, HOW PRODUCTS ARE MADE AND SOLD)

Applicant's role (check all):

- ☐ Brand owner / marketer ☐ Manufacturer (own facility) ☐ Contract manufacturer for others ☐ Private-label buyer ☐ Importer of finished goods
☐ Packager / re-labeler

PRODUCT CATEGORY	% OF SALES

Categories: vitamins & minerals; herbal / botanical; protein & sports nutrition; weight management; sexual enhancement; probiotics; pre-workout / stimulant; children's products; other.

Sales channels (check all):

- ☐ Amazon / marketplaces ☐ Own website / DTC ☐ Subscription / auto-ship ☐ Retail chains ☐ Practitioners / clinics
☐ MLM / network marketing ☐ Gyms ☐ Export

Size and volume:

Active SKUs Contract manufacturers used Units sold per year Countries sourced from New SKUs per year

3 EXPOSURE & RISK QUESTIONS — INGREDIENTS & FORMULATION

Products policies often carry an excluded-ingredients list, and a claim from a product containing a listed ingredient is likely to be denied. A California study found 776 supplements with hidden drugs; most were sold for sexual enhancement or weight loss.

3-1 Do any products contain stimulants (caffeine above 200 mg per serving, synephrine, yohimbe, DMAA or similar)? ☐ Yes ☐ No
 IF YES, EXPLAIN

3-2 Do any products contain kratom, CBD, hemp, delta-8, mushrooms, tianeptine, phenibut, or SARMS? ☐ Yes ☐ No
 IF YES, EXPLAIN

3-3 Are any products marketed for weight loss, sexual enhancement, muscle building, or to children? ☐ Yes ☐ No
IF YES, EXPLAIN

3-4 Has every new dietary ingredient used been the subject of a notification to FDA, or is it documented as marketed before 1994? ☐ Yes ☐ No
IF YES, EXPLAIN

3-5 Are finished products tested for active pharmaceutical ingredients (for example, sildenafil or sibutramine)? ☐ Yes ☐ No
IF YES, EXPLAIN

3-6 Are botanical ingredients tested for identity, heavy metals (lead, arsenic, cadmium, mercury), pesticides, and microbes? ☐ Yes ☐ No
IF YES, EXPLAIN

3-7 Are any raw materials or finished products sourced from outside the U.S.? ☐ Yes ☐ No
IF YES, EXPLAIN

3-8 Do labels carry allergen statements, Prop 65 warnings where required, and maximum-dose and "consult a physician" warnings? ☐ Yes ☐ No
IF YES, EXPLAIN

4 EXPOSURE & RISK QUESTIONS — MANUFACTURING, CLAIMS & DISTRIBUTION

FDA warning letters to contract manufacturers routinely cite missing identity testing and master manufacturing records under 21 CFR 111. A wrong ingredient blended into finished tablets may not be covered as property damage.

4-1 Is every contract manufacturer cGMP-certified by a third party (NSF, UL, or similar), and does the applicant audit them? ☐ Yes ☐ No
IF YES, EXPLAIN

4-2 Does each contract manufacturer name the applicant as additional insured and carry products limits of at least \$1,000,000? ☐ Yes ☐ No
IF YES, EXPLAIN

4-3 Does the applicant retain certificates of analysis and reserve samples for every lot sold? ☐ Yes ☐ No
IF YES, EXPLAIN

4-4 Do products hold third-party verification (NSF, UL, Eurofins, USP, or Informed Sport) for marketplace or retailer requirements? ☐ Yes ☐ No
IF YES, EXPLAIN

4-5 Are structure/function claims, testimonials, and influencer content reviewed by regulatory counsel before use? ☐ Yes ☐ No
IF YES, EXPLAIN

4-6 Do any claims state or imply that a product treats, cures, or prevents a disease? ☐ Yes ☐ No
IF YES, EXPLAIN

4-7 Is there a system to log consumer complaints and report serious adverse events to FDA within 15 business days? ☐ Yes ☐ No
IF YES, EXPLAIN

4-8 Can every lot be traced to its customers, with a written recall plan tested in the last 2 years? ☐ Yes ☐ No
IF YES, EXPLAIN

5 PAYROLL, SALES & REVENUE

TOTAL ANNUAL PAYROLL (\$, ILLUSTRATIVE)	NUMBER OF EMPLOYEES	MANUFACTURING EMPLOYEES
PROJECTED ANNUAL GROSS SALES (\$, ILLUSTRATIVE)	PRIOR YEAR SALES (\$, ILLUSTRATIVE)	EXPORT / FOREIGN SALES (\$, ILLUSTRATIVE)

6 PRIOR INSURANCE & LOSS HISTORY

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

CURRENT PRODUCTS CARRIER

PRODUCTS LIMITS

PRODUCT RECALL LIMIT (IF ANY)

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6-1 Has any carrier declined, cancelled, or non-renewed coverage for this business in the last 5 years?

☐ Yes ☐ No

IF YES, EXPLAIN

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6-2 Has any product been recalled, withdrawn, or subject to an FDA warning letter, FTC action, or state attorney general inquiry?

☐ Yes ☐ No

IF YES, EXPLAIN

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

6-3 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

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7 RISK MANAGEMENT & SAFETY

7-1 Is there a written supplier qualification program for raw material and contract manufacturer approval?

☐ Yes ☐ No

IF YES, EXPLAIN

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7-2 Are vendor agreements in place with indemnity in the applicant's favor and the applicant named as additional insured?

☐ Yes ☐ No

IF YES, EXPLAIN

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7-3 Are adverse event and complaint records kept for at least 6 years?

☐ Yes ☐ No

IF YES, EXPLAIN

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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

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PRODUCER — CORY WASHINGTON & CO. LLC

PRODUCER SIGNATURE (TYPE FULL NAME)

DATE

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