CORY WASHINGTON & CO.

SMARTER RISK. STRONGER BUSINESS.

E-COMMERCE BUSINESS SUPPLEMENTAL

Covers online sellers using their own sites, marketplaces (Amazon, Walmart, Etsy, eBay), and social commerce, including importers, private-label brands, and dropshippers. Wholesale distributors use CWCO-SUP-DIST. Complete with ACORD 125. Attach a product list with suppliers and countries of origin.

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

2 OPERATIONS

SALES CHANNEL	% OF SALES

Channels: own website; Amazon (FBA or merchant-fulfilled); Walmart Marketplace; Etsy or eBay; TikTok Shop or social commerce; wholesale; other.

PRODUCT CATEGORY	% OF SALES	COUNTRY OF ORIGIN

Business model (check all that apply):

☐ Sells own-brand (private-label) products ☐ Imports directly ☐ Dropships from suppliers ☐ Resells other brands ☐ Makes products in-house

2-1 Does the business sell children's products, cosmetics, supplements, or products with lithium batteries? ☐ Yes ☐ No

IF YES, EXPLAIN

2-2 Does the business sell outside the United States? ☐ Yes ☐ No

IF YES, EXPLAIN

3 EXPOSURE & RISK QUESTIONS — IMPORTING, PRIVATE LABEL & PRODUCT COMPLIANCE

In 2024 CPSC held Amazon responsible as a distributor for recalls of 400,000 hazardous products sold by third-party sellers. Marketplaces now push that risk back to sellers — and a seller that imports or puts its brand on a product is treated as its manufacturer.

3-1 Is the business the importer of record for any products? ☐ Yes ☐ No

IF YES, EXPLAIN

3-2 If yes to 3-1, are products tested by accredited labs to U.S. safety standards before first sale? ☐ Yes ☐ No

IF YES, EXPLAIN

3-3 If yes to 3-1, are required CPSC certificates (GCC or CPC) issued for regulated products? ☐ Yes ☐ No

IF YES, EXPLAIN

3-4 Do suppliers carry product liability insurance that covers U.S. sales? ☐ Yes ☐ No

IF YES, EXPLAIN

3-5 Are suppliers required to name the business as additional insured? ☐ Yes ☐ No
IF YES, EXPLAIN

3-6 Do suppliers provide a vendor's endorsement covering the business? ☐ Yes ☐ No
IF YES, EXPLAIN

3-7 Can every unit be traced to its supplier and production batch? ☐ Yes ☐ No
IF YES, EXPLAIN

3-8 Is there a written recall plan, including how to reach marketplace customers? ☐ Yes ☐ No
IF YES, EXPLAIN

3-9 Has a product been recalled, delisted for safety, or named in an injury claim? ☐ Yes ☐ No
IF YES, EXPLAIN

4 EXPOSURE & RISK QUESTIONS — DATA, PAYMENTS, ACCESSIBILITY & ADVERTISING

4-1 Is payment processing handled by a PCI-compliant provider, with no card data stored by the business? ☐ Yes ☐ No
IF YES, EXPLAIN

4-2 Is multi-factor authentication required on the store platform, marketplace accounts, and email? ☐ Yes ☐ No
IF YES, EXPLAIN

4-3 Has the website been tested for accessibility against WCAG guidelines? ☐ Yes ☐ No
IF YES, EXPLAIN

4-4 Are product claims (health, safety, performance) supported by evidence before they're advertised? ☐ Yes ☐ No
IF YES, EXPLAIN

4-5 Does the business avoid buying, incentivizing, or suppressing reviews? ☐ Yes ☐ No
IF YES, EXPLAIN

4-6 Has the business had a data breach or account takeover? ☐ Yes ☐ No
IF YES, EXPLAIN

4-7 Has the business faced an accessibility or false-advertising claim? ☐ Yes ☐ No
IF YES, EXPLAIN

5 EXPOSURE & RISK QUESTIONS — FULFILLMENT & INVENTORY

5-1 Does the business run its own warehouse or fulfillment space? ☐ Yes ☐ No
IF YES, EXPLAIN

5-2 Are lithium batteries stored and shipped under hazmat rules? ☐ Yes ☐ No
IF YES, EXPLAIN

5-3 Is inventory held at third-party warehouses or marketplace fulfillment centers insured? ☐ Yes ☐ No
IF YES, EXPLAIN

6 PAYROLL, SALES & REVENUE

TOTAL ANNUAL PAYROLL ($)	PROJECTED ANNUAL GROSS SALES ($)	IMPORTED PRODUCT SALES ($)

7 PRIOR INSURANCE & LOSS HISTORY

Attach currently valued loss runs for the last 5 years.

GL / PRODUCTS CARRIER / LIMITS	CYBER CARRIER / LIMITS	PRODUCT RECALL COVERAGE (Y / N)

7-1 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

7-2 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

8 RISK MANAGEMENT

8-1 Are customer injury reports and safety complaints logged and reviewed? ☐ Yes ☐ No

IF YES, EXPLAIN

8-2 Are marketplace insurance and compliance requirements reviewed at each renewal? ☐ Yes ☐ No

IF YES, EXPLAIN

9 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