# CORY WASHINGTON & CO.

SMARTER RISK. STRONGER BUSINESS.

## EVENT & WEDDING PLANNER SUPPLEMENTAL

*Covers wedding planners, event planners, and corporate event coordinators. Venue owners use CWCO-SUP-EVENTVENUE or CWCO-SUP-WEDDINGVENUE; rental companies CWCO-SUP-PARTYRENTAL; one-time event sponsors CWCO-SUP-EVENT. Complete with ACORD 125. Attach a standard client contract and vendor agreement.*

## 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

| EVENT TYPE | EVENTS PER YEAR | TYPICAL GUEST COUNT | % OF REVENUE |
|---|---|---|---|
| | | | |
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| | | | |
| | | | |
| | | | |
| | | | |

*Event types: weddings; corporate meetings and conferences; galas and fundraisers; social parties; festivals and public events; destination events; other.*

LARGEST EVENT (GUESTS)

DESTINATION / OUT-OF-STATE EVENTS PER YEAR

PLANNERS ON STAFF

2-1 Does the applicant hire and pay vendors directly on clients' behalf? ☐ Yes ☐ No

IF YES, EXPLAIN

2-2 Does the applicant plan events open to the public or with more than 1,000 attendees? ☐ Yes ☐ No

IF YES, EXPLAIN

2-3 Does the applicant plan events outside the United States? ☐ Yes ☐ No

IF YES, EXPLAIN

## 3 EXPOSURE & RISK QUESTIONS — CLIENT CONTRACTS, DEPOSITS & VENDOR PERFORMANCE

*Event businesses are sued when a vendor fails, a date is missed, or deposits disappear; a state attorney general sued a wedding vendor in 2026 over about $75,000 in undelivered services and unrefunded deposits.*

3-1 Does every client sign a written contract that defines the planner's services and limits its liability? ☐ Yes ☐ No

IF YES, EXPLAIN

3-2 Does the contract state the cancellation, refund, and force-majeure terms? ☐ Yes ☐ No

IF YES, EXPLAIN

3-3 If yes to 2-1, are client funds held in a separate account until paid to vendors? ☐ Yes ☐ No

IF YES, EXPLAIN

3-4 Does the applicant confirm each vendor's license and insurance before booking? ☐ Yes ☐ No

IF YES, EXPLAIN

3-5 Are vendors required to name the applicant as additional insured? ☐ Yes ☐ No

IF YES, EXPLAIN

**3-6** Is there a backup plan for vendor no-shows and weather on every event? ☐ Yes ☐ No
IF YES, EXPLAIN

**3-7** Has a client claimed a missed date, vendor failure, lost deposit, or event not delivered as promised? ☐ Yes ☐ No
IF YES, EXPLAIN

## 4 EXPOSURE & RISK QUESTIONS — ALCOHOL, CROWDS & EVENT-DAY SAFETY

*At large events, planners and organizers are sued alongside venues; more than 4,000 people sued after the 2021 Astroworld crowd surge. Rules on who is liable for guests who leave intoxicated vary by state.*

**4-1** Is alcohol at the applicant's events served only by licensed caterers or bartenders who carry liquor liability? ☐ Yes ☐ No
IF YES, EXPLAIN

**4-2** Does the applicant ever buy or serve alcohol itself? ☐ Yes ☐ No
IF YES, EXPLAIN

**4-3** Is there a written emergency plan for each event, including evacuation and medical response? ☐ Yes ☐ No
IF YES, EXPLAIN

**4-4** If yes to 2-2, is licensed security and crowd management hired for those events? ☐ Yes ☐ No
IF YES, EXPLAIN

**4-5** Are fireworks, sparklers, and open flames used only with venue and fire-marshal approval? ☐ Yes ☐ No
IF YES, EXPLAIN

**4-6** Has a guest been injured, or has there been an alcohol-related incident, at an event the applicant planned? ☐ Yes ☐ No
IF YES, EXPLAIN

## 5 EXPOSURE & RISK QUESTIONS — STAFF, TRAVEL & DATA

**5-1** Do planners drive to events or transport clients or guests? ☐ Yes ☐ No
IF YES, EXPLAIN

**5-2** Are client payment details and guest lists kept in secure systems with multi-factor authentication? ☐ Yes ☐ No
IF YES, EXPLAIN

**5-3** Are day-of coordinators and assistants employees rather than contractors? ☐ Yes ☐ No
IF YES, EXPLAIN

## 6 PAYROLL, SALES & REVENUE

| TOTAL ANNUAL PAYROLL ($) | PROJECTED ANNUAL GROSS REVENUE ($) | CLIENT FUNDS HANDLED PER YEAR ($) |
|---|---|---|
| | | |

## 7 PRIOR INSURANCE & LOSS HISTORY

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

| PROFESSIONAL / E&O CARRIER / LIMITS | GL CARRIER / LIMITS | LIQUOR LIABILITY (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 |
|---|---|---|---|
| | | | |
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| | | | |
| | | | |

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 Is a written timeline and vendor contact list shared with every vendor before each event? ☐ Yes ☐ No

IF YES, EXPLAIN

8-2 Are incidents at events written up the same day with photos and witness names? ☐ 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 |
|---|---|---|
| | | |