

Covers graphic designers, branding studios, and design agencies, including web, packaging, and marketing design. Complete with ACORD 125. Attach a standard client contract or statement of work.

1 APPLICANT / BUSINESS INFORMATION

LEGAL BUSINESS NAME	DBA / STUDIO NAME	FEIN	YEARS IN BUSINESS
BUSINESS ADDRESS	CITY / STATE / ZIP	WEBSITE / PORTFOLIO	

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

PRIMARY CONTACT / TITLE	PHONE	EMAIL

2 OPERATIONS

SERVICE	% OF ANNUAL REVENUE

Services: branding and logos; print and publication design; web and UI/UX design; packaging and labels; marketing and social content; illustration; photography; motion and video; signage and environmental graphics; print and production management; other.

Client industries (check all that apply):

- ☐ Retail / consumer goods ☐ Healthcare / pharma ☐ Financial services ☐ Alcohol / cannabis ☐ Government / nonprofit ☐ Technology
☐ Food & beverage ☐ Other

ACTIVE CLIENTS	LARGEST CLIENT (% OF REVENUE)	AVERAGE PROJECT FEE (\$)	LARGEST PROJECT FEE (\$)

2-1 Does the applicant buy printing, signage, or production on clients' behalf? ☐ Yes ☐ No
 IF YES, EXPLAIN

2-2 Does the applicant build, host, or maintain websites or online stores for clients? ☐ Yes ☐ No
 IF YES, EXPLAIN

2-3 Does the applicant use subcontractors or freelancers? ☐ Yes ☐ No
 IF YES, EXPLAIN

2-4 If yes to 2-3, do they sign agreements assigning intellectual property to the applicant or client? ☐ Yes ☐ No
 IF YES, EXPLAIN

3 EXPOSURE & RISK QUESTIONS — INTELLECTUAL PROPERTY & AI-GENERATED WORK

Every deliverable combines fonts, images, music, client materials, and often AI output, each with its own license or ownership question. The Copyright Office concluded in 2025 that prompts alone do not make a user the author of AI output, so purely AI-generated elements may not be protectable.

- 3-1 Are all fonts, stock images, illustrations, and music licensed for each client's actual use, with license records kept per project? ☐ Yes ☐ No
IF YES, EXPLAIN
- 3-2 Is trademark clearance addressed for every logo or brand name delivered (a search before delivery, or a contract term assigning clearance to the client)? ☐ Yes ☐ No
IF YES, EXPLAIN
- 3-3 Does the applicant use generative AI tools in client deliverables? ☐ Yes ☐ No
IF YES, EXPLAIN
- 3-4 If yes, are clients told in writing that AI is used and that purely AI-generated elements may not be protectable? ☐ Yes ☐ No
IF YES, EXPLAIN
- 3-5 Do contracts state who owns the final work, what rights transfer on payment, and that the client warrants its own supplied materials? ☐ Yes ☐ No
IF YES, EXPLAIN
- 3-6 Has the applicant received a demand letter or claim over images, fonts, music, trademarks, or AI-generated content? ☐ Yes ☐ No
IF YES, EXPLAIN

4 EXPOSURE & RISK QUESTIONS — PROFESSIONAL ERRORS & CONTRACTS

- 4-1 Does every project have a written contract or statement of work with a limit of liability? ☐ Yes ☐ No
IF YES, EXPLAIN
- 4-2 Must clients sign off on a final proof before anything goes to print or goes live? ☐ Yes ☐ No
IF YES, EXPLAIN
- 4-3 Does the applicant write or approve marketing claims, regulated disclosures, or product labels for clients? ☐ Yes ☐ No
IF YES, EXPLAIN
- 4-4 Has a client claimed a costly error (misprint, wrong specs, missed launch) or refused to pay over quality? ☐ Yes ☐ No
IF YES, EXPLAIN

5 EXPOSURE & RISK QUESTIONS — CLIENT ACCOUNTS, WEBSITES & DATA

- 5-1 Does the applicant hold logins to clients' websites, social media, domains, or ad accounts? ☐ Yes ☐ No
IF YES, EXPLAIN
- 5-2 If yes to 5-1, are those logins stored in a password manager? ☐ Yes ☐ No
IF YES, EXPLAIN
- 5-3 If yes to 5-1, is multi-factor authentication enabled on those accounts? ☐ Yes ☐ No
IF YES, EXPLAIN
- 5-4 Are client files and project archives backed up off site or in the cloud? ☐ Yes ☐ No
IF YES, EXPLAIN
- 5-5 Are payment instructions from vendors or clients verified by phone before sending money? ☐ Yes ☐ No
IF YES, EXPLAIN
- 5-6 For websites built for clients, is accessibility (WCAG) addressed, and does the contract say who is responsible for it? ☐ Yes ☐ No
IF YES, EXPLAIN
- 5-7 Has the applicant had a data breach, a compromised client account, or a website outage claim? ☐ Yes ☐ No
IF YES, EXPLAIN

6 PAYROLL, SALES & REVENUE

TOTAL ANNUAL PAYROLL (\$)	NUMBER OF W-2 EMPLOYEES	PAID TO FREELANCERS (\$)
PROJECTED ANNUAL GROSS REVENUE (\$)	PRIOR YEAR ACTUAL REVENUE (\$)	PASS-THROUGH PRINT / MEDIA COSTS (\$)

7 PRIOR INSURANCE & LOSS HISTORY

Attach currently valued loss runs for the last 5 years.

PROFESSIONAL / MEDIA LIABILITY CARRIER / LIMITS	GL CARRIER / LIMITS	CYBER CARRIER (IF ANY)

7-1 Has any carrier declined, cancelled, or non-renewed coverage for this operation 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 & SAFETY

8-1 Is a written record kept for each project of licenses used, AI tools used, and the human contribution made? ☐ Yes ☐ No
IF YES, EXPLAIN

8-2 Are contracts reviewed by an attorney at least once for IP, liability, and indemnity terms? ☐ 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