CORY WASHINGTON & CO.

SMARTER RISK. STRONGER BUSINESS.

CWCO-SUP-SALON Rev. 09-2026

HAIR SALON SUPPLEMENTAL

Covers hair salons, including color, chemical, extension, and braiding services and suite or booth-rental salons. Barbershops use CWCO-SUP-BARBER; skin services CWCO-SUP-ESTHETIC; lash services CWCO-SUP-LASH. Complete with ACORD 125 and 126. Attach the service menu and a list of chemical products used.

1 APPLICANT / BUSINESS INFORMATION

LEGAL BUSINESS NAME	DBA / SALON NAME	FEIN	YEARS IN BUSINESS

SALON ADDRESS	CITY / STATE / ZIP	WEBSITE / BOOKING PAGE

Entity type:

☐ Sole proprietor ☐ Partnership ☐ LLC ☐ Corporation

PRIMARY CONTACT / TITLE	PHONE	EMAIL

SALON / ESTABLISHMENT LICENSE NO.	OWNER'S COSMETOLOGY LICENSE NO.

2 OPERATIONS

SERVICE	% OF ANNUAL REVENUE

Services: cuts and styling; color and highlights; keratin / smoothing treatments; relaxers and texturizers; perms; extensions (sew-in, tape, fusion, micro-link); braids and locs; blowouts; nails; retail products; private-label products; other.

Stylists work as (check all that apply):

☐ W-2 employees ☐ Commission (1099) ☐ Booth renters ☐ Suite renters ☐ Owner only

NUMBER OF CHAIRS / SUITES	NUMBER OF STYLISTS	CLIENTS PER WEEK	HOURS OF OPERATION

2-1 Do booth or suite renters carry their own general and professional liability, naming the salon as additional insured, with certificates on file? ☐ Yes ☐ No

IF YES, EXPLAIN

2-2 Does the salon provide services off site (weddings, events, photo shoots, clients' homes)? ☐ Yes ☐ No

IF YES, EXPLAIN

2-3 Does the salon sell products under its own brand or private label? ☐ Yes ☐ No

IF YES, EXPLAIN

3 EXPOSURE & RISK QUESTIONS — CHEMICAL SERVICES & FORMALDEHYDE

OSHA has found formaldehyde above legal limits in salon air during smoothing treatments, even with products labeled "formaldehyde-free." FDA's proposed ban on formaldehyde in straightening products has been repeatedly delayed, and relaxer manufacturers face an 11,000-plus-plaintiff federal lawsuit.

3-1 Does the salon perform keratin, Brazilian, or other smoothing treatments? ☐ Yes ☐ No
IF YES, EXPLAIN

SMOOTHING PRODUCTS USED (BRAND / PRODUCT)	TREATMENTS PER MONTH

3-2 Have safety data sheets for every smoothing product been checked for formaldehyde, formalin, methylene glycol, or methanediol? ☐ Yes ☐ No
IF YES, EXPLAIN

3-3 Are smoothing treatments done with local exhaust ventilation at the chair, and has air monitoring been done if any product contains or releases formaldehyde? ☐ Yes ☐ No
IF YES, EXPLAIN

3-4 For relaxers and texturizers, is the scalp checked for irritation first, a base applied, and processing time controlled? ☐ Yes ☐ No
IF YES, EXPLAIN

3-5 Is a patch test done before color per the manufacturer's instructions, especially with PPD-based dyes? ☐ Yes ☐ No
IF YES, EXPLAIN

3-6 Is a client record kept for every chemical service, with products, processing times, patch-test results, and signed consent? ☐ Yes ☐ No
IF YES, EXPLAIN

3-7 Has any client claimed a chemical burn, hair breakage or loss, allergic reaction, or illness from a chemical service? ☐ Yes ☐ No
IF YES, EXPLAIN

4 EXPOSURE & RISK QUESTIONS — HEAT TOOLS, EXTENSIONS & SERVICE INJURY

4-1 Are flat irons, curling irons, and blow dryers kept in heat-resistant holders and unplugged at close? ☐ Yes ☐ No
IF YES, EXPLAIN

4-2 Are extension services performed only by stylists trained in that method, with adhesive patch tests for tape or fusion? ☐ Yes ☐ No
IF YES, EXPLAIN

4-3 Are clients advised in writing about traction damage from tight braids, extensions, and weaves? ☐ Yes ☐ No
IF YES, EXPLAIN

4-4 Are chemical services on minors performed only with parental consent? ☐ Yes ☐ No
IF YES, EXPLAIN

4-5 Are tools disinfected between clients with an EPA-registered disinfectant, per state board rules? ☐ Yes ☐ No
IF YES, EXPLAIN

5 EXPOSURE & RISK QUESTIONS — WORKFORCE & LICENSING

5-1 Is every stylist's state license verified at hire or lease signing and at renewal? ☐ Yes ☐ No
IF YES, EXPLAIN

5-2 Are stylists provided gloves and trained on safe chemical handling, with a way to report skin, breathing, or strain problems? ☐ Yes ☐ No
IF YES, EXPLAIN

5-3 Do booth renters set their own hours and prices and buy their own supplies? ☐ Yes ☐ No
IF YES, EXPLAIN

6 PAYROLL, SALES & REVENUE

TOTAL ANNUAL PAYROLL ($)	NUMBER OF W-2 EMPLOYEES	ANNUAL BOOTH / SUITE RENT INCOME ($)

PROJECTED ANNUAL GROSS REVENUE ($)	PRIOR YEAR ACTUAL REVENUE ($)	ANNUAL CHEMICAL SERVICE REVENUE ($)

7 PRIOR INSURANCE & LOSS HISTORY

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

CURRENT / EXPIRING GL CARRIER	PROFESSIONAL LIABILITY CARRIER / LIMITS	SERVICES EXCLUDED ON CURRENT POLICY

7-1 Has any carrier declined, cancelled, non-renewed, or excluded any service for this operation in the last 3-5 years? ☐ Yes ☐ No

IF YES, EXPLAIN

7-2 Has the salon or any stylist received a state board complaint or citation? ☐ Yes ☐ No

IF YES, EXPLAIN

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

7-3 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

8 RISK MANAGEMENT & SAFETY

8-1 Are floors swept of hair and shampoo areas matted, with spills cleaned immediately? ☐ Yes ☐ No

IF YES, EXPLAIN

8-2 Are towels laundered with lint traps cleaned after every load, and chemical products stored away from heat? ☐ 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