CORY WASHINGTON & CO.

SMARTER RISK. STRONGER BUSINESS.

INFLUENCER & CONTENT CREATOR SUPPLEMENTAL

Covers social media influencers, YouTubers, streamers, podcasters, and content studios, including creators with their own product lines. Complete with ACORD 125. Attach a sample brand partnership agreement and links to the main channels.

1 APPLICANT / BUSINESS INFORMATION

LEGAL BUSINESS NAME

CREATOR / BRAND NAME

FEIN

YEARS CREATING

BUSINESS ADDRESS

CITY / STATE / ZIP

WEBSITE

Entity type:

☐ Sole proprietor ☐ LLC ☐ Corporation ☐ Loan-out company

PRIMARY CONTACT / TITLE

PHONE

EMAIL

PLATFORM	HANDLE / CHANNEL	FOLLOWERS / SUBSCRIBERS

2 OPERATIONS

REVENUE SOURCE	% OF ANNUAL REVENUE

Revenue sources: brand sponsorships; affiliate links; platform ad revenue; subscriptions and memberships; merchandise; own product line; user-generated content for brands; live events and meet-ups; courses and coaching; other.

Content categories (check all that apply):

☐ Beauty / skincare ☐ Fitness / health / supplements ☐ Finance / investing / crypto ☐ Food / cooking ☐ Travel ☐ Parenting / family

☐ Gaming ☐ Tech / reviews ☐ Fashion ☐ Comedy / pranks / stunts ☐ News / commentary ☐ Other

2-1 Does the applicant have employees, editors, or contractors who create or post content? ☐ Yes ☐ No

IF YES, EXPLAIN

2-2 Does the applicant sell its own products (merchandise, supplements, cosmetics, apps) under its own brand? ☐ Yes ☐ No

IF YES, EXPLAIN

2-3 Does the applicant host live events, meet-ups, tours, or workshops? ☐ Yes ☐ No

IF YES, EXPLAIN

This supplemental is an intake document. It does not replace any carrier application and affords no coverage.

3 EXPOSURE & RISK QUESTIONS — ENDORSEMENTS, DISCLOSURE & ADVERTISING CLAIMS

Under FTC rules, creators must clearly disclose every paid or material relationship where the endorsement appears, and both creators and brands can be liable. Civil penalties exceed $53,000 per violation, and each post can count.

3-1 Is every sponsored post, gifted product, and affiliate link disclosed within the content itself (e.g., on-screen, spoken, or at the start of the caption)? ☐ Yes ☐ No

IF YES, EXPLAIN

3-2 Does the applicant promote health, weight-loss, supplement, financial, investment, or crypto products? ☐ Yes ☐ No

IF YES, EXPLAIN

3-3 Are product claims (results, safety, earnings) limited to what the brand has substantiated in writing? ☐ Yes ☐ No

IF YES, EXPLAIN

3-4 Do brand contracts require the brand to indemnify the creator for its product and claims? ☐ Yes ☐ No

IF YES, EXPLAIN

3-5 Has the applicant ever bought followers, views, or reviews, or posted reviews it was paid to make positive? ☐ Yes ☐ No

IF YES, EXPLAIN

3-6 Has the applicant received an FTC or state inquiry, a platform strike for disclosure, or a lawsuit over a promotion? ☐ Yes ☐ No

IF YES, EXPLAIN

4 EXPOSURE & RISK QUESTIONS — CONTENT, MEDIA & INTELLECTUAL PROPERTY

4-1 Does the applicant comment on, review, or criticize named people, companies, or products? ☐ Yes ☐ No

IF YES, EXPLAIN

4-2 Is all music, footage, and imagery licensed, original, or clearly within platform licenses? ☐ Yes ☐ No

IF YES, EXPLAIN

4-3 Are written releases obtained from people who appear prominently in content, and are private places filmed only with permission? ☐ Yes ☐ No

IF YES, EXPLAIN

4-4 Does content include pranks, stunts, challenges, or dangerous activities? ☐ Yes ☐ No

IF YES, EXPLAIN

4-5 Does the applicant use AI to generate voices, faces, or likenesses of real people? ☐ Yes ☐ No

IF YES, EXPLAIN

4-6 Has the applicant received a defamation, copyright takedown, privacy, or right-of-publicity claim? ☐ Yes ☐ No

IF YES, EXPLAIN

This supplemental is an intake document. It does not replace any carrier application and affords no coverage.

5 EXPOSURE & RISK QUESTIONS — MINORS & FAMILY CONTENT

Illinois (2024), Minnesota (2025), and California require creators to set aside a share of earnings in trust for minors featured in monetized content. Minnesota also bars children under 14 from content-creation work.

5-1 Do minors appear in monetized content? ☐ Yes ☐ No
IF YES, EXPLAIN

5-2 If yes, are earnings set aside in trust and appearance records kept where state law requires? ☐ Yes ☐ No
IF YES, EXPLAIN

5-3 Are children's full names, schools, and locations kept out of content? ☐ Yes ☐ No
IF YES, EXPLAIN

6 EXPOSURE & RISK QUESTIONS — ACCOUNTS, EQUIPMENT & EVENTS

6-1 Are all accounts protected with multi-factor authentication and a recovery plan for account takeover? ☐ Yes ☐ No
IF YES, EXPLAIN

EQUIPMENT VALUE ($)

LARGEST EVENT ATTENDANCE

TRAVEL DAYS PER YEAR

6-2 For events and meet-ups, is there venue insurance, security, and a crowd plan? ☐ Yes ☐ No
IF YES, EXPLAIN

6-3 For own-brand products, do manufacturers carry product liability naming the applicant? ☐ Yes ☐ No
IF YES, EXPLAIN

7 PAYROLL, SALES & REVENUE

TOTAL ANNUAL PAYROLL ($)

PAID TO CONTRACTORS ($)

SPONSORSHIP REVENUE ($)

PROJECTED ANNUAL GROSS REVENUE ($)

PRIOR YEAR ACTUAL REVENUE ($)

OWN-PRODUCT SALES ($)

8 PRIOR INSURANCE & LOSS HISTORY

Attach currently valued loss runs for the last 5 years.

MEDIA / E&O CARRIER / LIMITS

GL CARRIER / LIMITS

CYBER CARRIER (IF ANY)

8-1 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

8-2 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

9 RISK MANAGEMENT & SAFETY

9-1 Are brand contracts reviewed by an attorney or agent before signing? ☐ Yes ☐ No
IF YES, EXPLAIN

This supplemental is an intake document. It does not replace any carrier application and affords no coverage.

9-2 Is a written log kept of every sponsored post, its disclosure, and the brand's approval? ☐ Yes ☐ No

IF YES, EXPLAIN

10 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**

This supplemental is an intake document. It does not replace any carrier application and affords no coverage.