CORY WASHINGTON & CO.

SMARTER RISK. STRONGER BUSINESS.

MARKETING AGENCY SUPPLEMENTAL

Covers marketing, advertising, digital, social media, PR, and lead-generation agencies. Web developers use CWCO-SUP-WEBDEV; consultants CWCO-SUP-CONSULTING; graphic designers CWCO-SUP-GRAPHIC. Complete with ACORD 125.

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

SERVICE	% OF REVENUE

Services: paid media buying; SEO and content; social media management; influencer campaigns; email and SMS marketing; lead generation; PR; branding and creative; video production; other.

CLIENTS	ANNUAL MEDIA SPEND MANAGED ($)	LARGEST CLIENT (% OF REVENUE)	EMPLOYEES

2-1 Does the agency send texts or place calls for clients, or sell leads? ☐ Yes ☐ No
IF YES, EXPLAIN

2-2 Does the agency run influencer or review campaigns? ☐ Yes ☐ No
IF YES, EXPLAIN

2-3 Does the agency pay media vendors on clients' behalf? ☐ Yes ☐ No
IF YES, EXPLAIN

3 EXPOSURE & RISK QUESTIONS — TEXTING, ENDORSEMENTS & CONTENT

Text and call campaigns carry $500 to $1,500 per message in TCPA damages, and agencies running them can be named alongside clients. FTC rules on endorsements and fake reviews, and copyright claims over images, music, and AI content, are the other recurring exposures.

3-1 If yes to 2-1, is documented prior express written consent kept for every number texted or called? ☐ Yes ☐ No
IF YES, EXPLAIN

3-2 If yes to 2-1, are opt-outs honored across all channels promptly? ☐ Yes ☐ No
IF YES, EXPLAIN

3-3 If yes to 2-2, do influencer contracts require clear sponsorship disclosures? ☐ Yes ☐ No
IF YES, EXPLAIN

3-4 If yes to 2-2, does the agency avoid buying, writing, or suppressing reviews? ☐ Yes ☐ No
IF YES, EXPLAIN

3-5 Are images, music, fonts, and footage licensed, with records kept? ☐ Yes ☐ No

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

IF YES, EXPLAIN

3-6 Is AI-generated content reviewed for accuracy and infringement before publishing? ☐ Yes ☐ No
IF YES, EXPLAIN

3-7 Do client contracts require clients to substantiate their product claims? ☐ Yes ☐ No
IF YES, EXPLAIN

3-8 Is the applicant currently, or has it previously been, insured on a claims-made professional liability policy? ☐ Yes ☐ No
IF YES, EXPLAIN

3-9 Has any professional liability carrier declined, cancelled, or non-renewed the applicant? ☐ Yes ☐ No
IF YES, EXPLAIN

3-10 Does every professional complete the continuing education their license requires? ☐ Yes ☐ No
IF YES, EXPLAIN

3-11 Are client files kept under a written retention policy? ☐ Yes ☐ No
IF YES, EXPLAIN

3-12 Has the agency been named in a TCPA, infringement, or false-advertising claim? ☐ Yes ☐ No
IF YES, EXPLAIN

CURRENT PL / E&O CARRIER	RETROACTIVE DATE	LIMIT / DEDUCTIBLE

4 EXPOSURE & RISK QUESTIONS — PERFORMANCE PROMISES, AD SPEND & CONTRACTS

4-1 Does the agency guarantee specific results (rankings, leads, ROI)? ☐ Yes ☐ No
IF YES, EXPLAIN

4-2 If yes to 2-3, are client media funds held separately from operating funds? ☐ Yes ☐ No
IF YES, EXPLAIN

4-3 If yes to 2-3, are client media funds reconciled monthly? ☐ Yes ☐ No
IF YES, EXPLAIN

4-4 Do client contracts cap the agency's liability? ☐ Yes ☐ No
IF YES, EXPLAIN

4-5 Do client contracts exclude consequential damages such as lost profits? ☐ Yes ☐ No
IF YES, EXPLAIN

4-6 Is multi-factor authentication required on ad accounts, social accounts, and email? ☐ Yes ☐ No
IF YES, EXPLAIN

5 REVENUE

ANNUAL GROSS REVENUE ($)	MEDIA COMMISSIONS / MARKUP ($)	TOTAL PAYROLL ($)

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6 PRIOR INSURANCE & LOSS HISTORY

Attach currently valued loss runs for the last 5 years.

MEDIA LIABILITY (Y / N)	CYBER COVERAGE (Y / N)	TCPA COVERAGE (Y / N)

6-1 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

6-2 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

7 RISK MANAGEMENT

7-1 Are campaigns approved by clients in writing before launch? ☐ Yes ☐ No

IF YES, EXPLAIN

7-2 Is client account access removed when an engagement ends? ☐ Yes ☐ No

IF YES, EXPLAIN

8 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