

For any business that publishes, posts, advertises, or produces content — brands running their own ads and social media, agencies, publishers, podcasters, and creators. Complete with the applicant's business supplemental and ACORD 125. Attach a sample of current content, the content clearance or review procedure, and any agency, influencer, or licensing agreements.

1 APPLICANT / BUSINESS INFORMATION

LEGAL BUSINESS NAME	DBA / BRAND NAMES	FEIN	YEARS IN BUSINESS
BUSINESS ADDRESS	CITY / STATE / ZIP	WEBSITE	

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

PRIMARY CONTACT / TITLE	PHONE	EMAIL

SOCIAL MEDIA HANDLES AND APPROX. FOLLOWERS	ANNUAL GROSS REVENUE (\$, ILLUSTRATIVE)

2 CONTENT & ADVERTISING PROFILE

DESCRIBE THE CONTENT THE APPLICANT CREATES OR PUBLISHES, AND WHO IT IS FOR

Applicant's role (check all):

- ☐ Brand advertising its own products ☐ Ad / marketing agency for clients ☐ Publisher (print or digital) ☐ Podcast / video producer
☐ Influencer / content creator ☐ Broadcaster / streamer ☐ Film / TV production ☐ Event promoter

Channels used (check all):

- ☐ Website / blog ☐ Email & newsletters ☐ TikTok / Instagram / YouTube ☐ Paid search & display ads ☐ Print / outdoor
☐ Radio / TV / streaming ☐ Podcasts ☐ Books / magazines

Volume:

- Pieces published per month Paid influencers used per year Clients (agencies) Annual ad spend (\$)
 Freelancers used

CONTENT TYPE	% OF OUTPUT

Content types: product advertising; news, reviews or commentary about real people or companies; investigative or opinion content; entertainment; educational or financial advice; user-generated content; comparative advertising.

3 EXPOSURE & RISK QUESTIONS — RIGHTS, MUSIC & IMAGES

A court held an energy drink company liable for using major-label songs in at least 286 brand videos on TikTok and other platforms; the platforms' music libraries did not license commercial use.

3-1 Does the applicant use music in brand, ad, or social media content? ☐ Yes ☐ No

IF YES, EXPLAIN

3-2 Is all music in commercial content licensed for commercial use, not taken from a platform's personal-use library? ☐ Yes ☐ No

IF YES, EXPLAIN

3-3	Are licenses kept on file for every photo, video clip, font, and stock asset used?	☐ Yes ☐ No
IF YES, EXPLAIN		
3-4	Do contracts with designers, agencies, and freelancers require licensed content and an indemnity?	☐ Yes ☐ No
IF YES, EXPLAIN		
3-5	Does the applicant use AI tools to create images, text, music, or video for publication?	☐ Yes ☐ No
IF YES, EXPLAIN		
3-6	Are names, logos, slogans, and product names searched for trademark conflicts before launch?	☐ Yes ☐ No
IF YES, EXPLAIN		
3-7	Does content use real people's names, photos, voices, or likenesses?	☐ Yes ☐ No
IF YES, EXPLAIN		
3-8	Are signed model and location releases obtained for everyone shown?	☐ Yes ☐ No
IF YES, EXPLAIN		

4 EXPOSURE & RISK QUESTIONS — DEFAMATION, CLAIMS & INFLUENCERS

Media claims are expensive even when the publisher wins: in one carrier's examples, a copyright suit won on fair use cost \$525,000 to defend, and a name-and-likeness verdict reached \$15 million.

4-1	Does content name, review, or criticize real people, competitors, or companies?	☐ Yes ☐ No
IF YES, EXPLAIN		
4-2	Is content reviewed by a lawyer or trained editor before publication when it names people or makes claims?	☐ Yes ☐ No
IF YES, EXPLAIN		
4-3	Is there a written procedure to respond to takedown requests, retraction demands, and cease-and-desist letters?	☐ Yes ☐ No
IF YES, EXPLAIN		
4-4	Does advertising make comparative, health, earnings, or performance claims?	☐ Yes ☐ No
IF YES, EXPLAIN		
4-5	Are advertising claims backed by documented substantiation before they run?	☐ Yes ☐ No
IF YES, EXPLAIN		
4-6	Does the applicant pay influencers or affiliates, and are they required to disclose the relationship?	☐ Yes ☐ No
IF YES, EXPLAIN		
4-7	Does the applicant host comments, reviews, or other user-generated content?	☐ Yes ☐ No
IF YES, EXPLAIN		
4-8	Does the applicant collect personal data through content, contests, or tracking tools?	☐ Yes ☐ No
IF YES, EXPLAIN		

5 COVERAGE REQUESTED, PRIOR INSURANCE & LOSS HISTORY

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

LIMIT REQUESTED (\$)	RETENTION REQUESTED (\$)	REQUESTED EFFECTIVE DATE
CURRENT MEDIA / E&O CARRIER	CURRENT LIMIT / RETENTION	EXPIRATION DATE

5-1 Has any carrier declined, cancelled, or non-renewed media or advertising coverage in the last 5 years? ☐ Yes ☐ No
IF YES, EXPLAIN

5-2 Has the applicant received a demand letter, takedown notice, or lawsuit over content in the last 5 years? ☐ Yes ☐ No
IF YES, EXPLAIN

DATE	DESCRIPTION (CLAIMANT, ALLEGATION)	TOTAL PAID INCL. DEFENSE (\$, ILLUSTRATIVE)	OPEN / CLOSED

5-3 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

6 RISK MANAGEMENT

6-1 Is one person responsible for content clearance and recordkeeping? ☐ Yes ☐ No
IF YES, EXPLAIN

6-2 Are staff and freelancers trained on copyright, defamation, and disclosure rules? ☐ Yes ☐ No
IF YES, EXPLAIN

6-3 Are published content and its licenses archived so the applicant can prove what ran and when? ☐ Yes ☐ No
IF YES, EXPLAIN

7 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