

For U.S.-based businesses with foreign subsidiaries, branches, or joint ventures, export sales, employees traveling or posted abroad, or property and vehicles outside the U.S. Underwriters need to know where coverage must be issued locally, how the U.S. master policy will fill gaps, and how premium, tax, and claims will move between countries, so complete one row per country. Kidnap and ransom detail uses CWCO-SUP-KR, political risk uses CWCO-SUP-POLRISK, and Defense Base Act uses CWCO-SUP-USLH. Complete with ACORD 125. Attach an organization chart of all foreign entities, a list of local policies in force, any contracts that require local insurance, and five years of loss runs for every country.

1 APPLICANT / BUSINESS INFORMATION

LEGAL NAME OF U.S. PARENT	DBA	FEIN	YEARS IN BUSINESS
HEADQUARTERS ADDRESS	CITY / STATE / ZIP	WEBSITE	

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

PRIMARY CONTACT / TITLE	PHONE	EMAIL

PERSON WHO MANAGES INSURANCE FOR FOREIGN ENTITIES	PROPOSED EFFECTIVE DATE	INDUSTRY / NAICS

Coverage requested (check all that apply):
☐ Foreign general / products liability ☐ Foreign voluntary workers' comp / employer's liability ☐ Foreign auto liability
☐ Foreign property / business income ☐ Business travel accident / medical evacuation ☐ Marine cargo / transit ☐ Foreign umbrella / excess
☐ Local professional or management liability

Program structure wanted (check one):
☐ Not sure — advise ☐ Non-admitted foreign package only ☐ Controlled master program with local policies ☐ Local policies only

2 OPERATIONS — INTERNATIONAL FOOTPRINT

DESCRIBE WHAT THE BUSINESS DOES OUTSIDE THE U.S., IN WHICH COUNTRIES, AND THROUGH WHICH ENTITIES

International activity (check all that apply):
☐ Export sales shipped from the U.S. ☐ Sales through foreign distributors or agents ☐ Online sales to foreign customers
☐ Foreign sales or service offices ☐ Foreign manufacturing or warehousing ☐ Foreign construction or installation projects ☐ Employees traveling abroad
☐ Employees posted abroad (expatriates) ☐ Foreign-hired employees

COUNTRY	ENTITY TYPE (SUB / BRANCH / JV / NONE)	ANNUAL REVENUE (\$)	EMPLOYEES	PROPERTY VALUES (\$)	LOCAL POLICY NOW? (LINES)

List every country with an entity, office, employee, property, vehicle, project, or more than \$250,000 in sales. Attach a separate schedule if more rows are needed.

Footprint:

Countries with sales	Countries with entities	Countries with employees	Foreign vehicles	Foreign locations
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2-1 Does any foreign entity operate as a joint venture with a local partner? ☐ Yes ☐ No

IF YES, EXPLAIN

2-2 If yes to 2-1, does the joint venture agreement say which partner insures the venture? ☐ Yes ☐ No
IF NO, EXPLAIN

2-3 Has the applicant acquired, opened, or closed any foreign entity in the past 3 years? ☐ Yes ☐ No
IF YES, EXPLAIN

2-4 Is any foreign expansion planned in the next 12 months? ☐ Yes ☐ No
IF YES, EXPLAIN

3 EXPOSURE & RISK QUESTIONS — LIABILITY, PRODUCTS & LOCAL COMPLIANCE

A standard U.S. general liability policy extends abroad only when the suit is brought in the U.S. Products made and sold abroad, and suits filed in foreign courts, need foreign coverage. Countries such as Brazil, Russia, India, and China allow only locally licensed insurers, so a U.S. master policy cannot pay claims there directly.

3-1 Are any products sold, installed, or used outside the U.S.? ☐ Yes ☐ No
IF YES, EXPLAIN

3-2 Are any products made or sold by a foreign entity rather than shipped from the U.S.? ☐ Yes ☐ No
IF YES, EXPLAIN

3-3 Are products sold in the European Union, United Kingdom, Canada, or Australia? ☐ Yes ☐ No
IF YES, EXPLAIN

3-4 Do foreign distributors or customers require the applicant to name them as additional insureds? ☐ Yes ☐ No
IF YES, EXPLAIN

3-5 Do any customer or government contracts require a policy issued by a locally licensed insurer? ☐ Yes ☐ No
IF YES, EXPLAIN

3-6 Does the applicant have entities, property, or employees in a country that prohibits non-admitted insurance? ☐ Yes ☐ No
IF YES, EXPLAIN

3-7 Do foreign entities own, lease, or rent vehicles? ☐ Yes ☐ No
IF YES, EXPLAIN

3-8 If yes to 3-7, is compulsory auto liability bought locally in every country where vehicles are used? ☐ Yes ☐ No
IF NO, EXPLAIN

3-9 Does any foreign entity provide professional advice, design, or software to customers? ☐ Yes ☐ No
IF YES, EXPLAIN

3-10 Does any foreign entity hold personal data on residents of the EU, UK, or other countries with privacy laws? ☐ Yes ☐ No
IF YES, EXPLAIN

3-11 Is any foreign property in an earthquake, flood, or windstorm area? ☐ Yes ☐ No
IF YES, EXPLAIN

3-12 Is any foreign property in a country where catastrophe insurance must be bought through a national pool (e.g., Spain, Italy)? ☐ Yes ☐ No
IF YES, EXPLAIN

4 EXPOSURE & RISK QUESTIONS — PEOPLE ABROAD

U.S. state workers' compensation may stop covering an employee who works abroad too long, and it rarely pays to move an injured worker to adequate care. Foreign voluntary compensation can cover endemic diseases such as malaria and dengue, and employees hired in other countries are usually subject to local social insurance laws.

People abroad:

U.S. employees traveling abroad each year U.S. expatriates posted abroad Third-country nationals Local nationals

Total travel days abroad per year

COUNTRY	U.S. TRAVELERS / EXPATRIATES	LONGEST STAY (DAYS)	WORK PERFORMED	HAZARDOUS OR HIGH-RISK AREA? (Y/N)

4-1 Does the current U.S. workers' compensation policy include a foreign voluntary compensation endorsement? ☐ Yes ☐ No
IF NO, EXPLAIN

4-2 Do any employees stay abroad longer than 180 days at a time? ☐ Yes ☐ No
IF YES, EXPLAIN

4-3 Do employees travel to countries with endemic diseases such as malaria, dengue, or yellow fever? ☐ Yes ☐ No
IF YES, EXPLAIN

4-4 Are third-country nationals employed who are neither U.S. nor local citizens? ☐ Yes ☐ No
IF YES, EXPLAIN

4-5 Do employees travel with family members whom the applicant has agreed to cover? ☐ Yes ☐ No
IF YES, EXPLAIN

4-6 Do employees work on U.S. government or military contracts abroad? ☐ Yes ☐ No
IF YES, EXPLAIN

4-7 Do employees travel to countries under a U.S. State Department Level 3 or Level 4 advisory? ☐ Yes ☐ No
IF YES, EXPLAIN

4-8 Does the applicant provide medical evacuation and travel assistance for all travelers? ☐ Yes ☐ No
IF NO, EXPLAIN

5 EXPOSURE & RISK QUESTIONS — PROGRAM STRUCTURE, TAX & SANCTIONS

Regulators abroad can treat a token local premium as under-declaration and under-paid premium tax. Difference-in-conditions and difference-in-limits clauses respond only where a local policy exists, and paying a claim in the wrong place or manner can bring fines or a taxable payment.

5-1 Are local policies currently issued in any country? ☐ Yes ☐ No
IF YES, EXPLAIN

5-2 If yes to 5-1, are local policies tied to a U.S. master policy with difference-in-conditions and difference-in-limits coverage? ☐ Yes ☐ No
IF NO, EXPLAIN

5-3 Does the current U.S. program include financial interest coverage for foreign entities? ☐ Yes ☐ No
IF YES, EXPLAIN

5-4 Is program premium charged back to each foreign entity based on its own exposure? ☐ Yes ☐ No
IF NO, EXPLAIN

5-5 Has a tax adviser reviewed the tax treatment of the multinational program? ☐ Yes ☐ No
IF NO, EXPLAIN

5-6 Is local insurance premium tax paid in every country where it is due? ☐ Yes ☐ No
IF NO, EXPLAIN

5-7 Can each foreign entity report claims to a local claims office? ☐ Yes ☐ No
IF NO, EXPLAIN

5-8 Can each foreign entity receive claim payments in local currency? ☐ Yes ☐ No
IF NO, EXPLAIN

Premium and claims are managed (check all that apply):

☐ Centrally by U.S. headquarters ☐ By each foreign entity ☐ Through a captive insurer ☐ Through a broker network ☐ Not yet decided

5-9 Does the applicant sell to, operate in, or have employees in Cuba, Iran, North Korea, Syria, or Russian-occupied regions of Ukraine? ☐ Yes ☐ No
IF YES, EXPLAIN

5-10 Are customers, distributors, and partners screened against U.S. sanctions lists? ☐ Yes ☐ No
IF NO, EXPLAIN

5-11 Has any regulator, tax authority, or customer questioned the applicant's foreign insurance? ☐ Yes ☐ No
IF YES, EXPLAIN

6 PAYROLL, SALES & REVENUE

TOTAL ANNUAL REVENUE (\$)	U.S. EXPORT SALES (\$)	REVENUE OF FOREIGN ENTITIES (\$)	LARGEST SINGLE-COUNTRY REVENUE (\$)
U.S. PAYROLL (\$)	PAYROLL OF U.S. EMPLOYEES ABROAD (\$)	PAYROLL OF FOREIGN-HIRED EMPLOYEES (\$)	TOTAL FOREIGN PROPERTY VALUES (\$)

7 PRIOR INSURANCE & LOSS HISTORY

Attach currently valued loss runs for the last 5 years for the U.S. program and every local policy.

FOREIGN PACKAGE / MASTER CARRIER	LIMITS / DEDUCTIBLE	EXPIRATION DATE

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

7-1 Has the applicant been sued in a foreign court in the past 5 years? ☐ Yes ☐ No
IF YES, EXPLAIN

7-2 Has an employee been injured, fallen seriously ill, or been evacuated while abroad in the past 5 years? ☐ Yes ☐ No
IF YES, EXPLAIN

7-3 Has a foreign claim been denied or delayed because no local policy was in place? ☐ Yes ☐ No
IF YES, EXPLAIN

7-4 Has any coverage been declined, cancelled, or non-renewed? ☐ Yes ☐ No
IF YES, EXPLAIN

7-5 Is the applicant aware of any incident or circumstance that could give rise to a claim? ☐ Yes ☐ No
IF YES, EXPLAIN

8 RISK MANAGEMENT & SAFETY

8-1 Is there a written travel policy requiring trips to be registered before departure? ☐ Yes ☐ No
IF NO, EXPLAIN

8-2 Is there a written crisis plan for evacuating employees from a country? ☐ Yes ☐ No
IF NO, EXPLAIN

8-3

Are certificates of local insurance kept on file for every foreign entity?

☐ Yes ☐ No

IF NO, EXPLAIN

8-4

Is the multinational program reviewed with the broker at least once a year?

☐ Yes ☐ No

IF NO, EXPLAIN

9SIGNATURE & 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. Local policies are subject to each country's laws and the issuing insurer's terms.

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, may be committing a fraudulent insurance act, which is a crime and may subject such person to criminal and civil penalties. State-specific fraud warnings appear on the insurer's application.

APPLICANT / AUTHORIZED SIGNATURE (TYPE FULL NAME)	TITLE	DATE
PRODUCER — CORY WASHINGTON & CO. LLC	PRODUCER SIGNATURE (TYPE FULL NAME)	DATE