

Covers makers and brands of functional foods and beverages, fortified foods, medical foods, and suppliers of bulk nutraceutical ingredients to other manufacturers. Finished dietary supplements use CWCO-SUP-DSUP. Complete with ACORD 125/126. Attach labels, specification sheets, GRAS or regulatory status documents for key ingredients, and major customer and supplier agreements.

1 APPLICANT / BUSINESS INFORMATION

LEGAL BUSINESS NAME	DBA / BRAND NAMES	FEIN	YEARS IN BUSINESS
MAILING ADDRESS	CITY / STATE / ZIP	WEBSITE	
Entity type:			
☐ Sole proprietor ☐ Partnership ☐ LLC ☐ Corporation ☐ Other			
PRIMARY CONTACT / TITLE	PHONE	EMAIL	
FDA FOOD FACILITY REGISTRATION NO.	FOOD SAFETY CERTIFICATION (SQF, BRC, FSSC)	LAST FDA INSPECTION / OUTCOME	

2 OPERATIONS

DESCRIPTION OF THE BUSINESS (PRODUCTS OR INGREDIENTS, CUSTOMERS, HOW PRODUCTS ARE MADE AND SOLD)

Applicant's role (check all):

☐ Finished-product brand ☐ Manufacturer / co-packer ☐ Bulk ingredient supplier ☐ Ingredient importer ☐ Private-label buyer

☐ Formulation / R&D services

PRODUCT OR INGREDIENT CATEGORY	% OF SALES

Categories: energy / stimulant beverages; protein drinks, powders & bars; fortified foods; probiotic & fermented products; adaptogen / botanical drinks; medical foods; bulk extracts & isolates; other.

Customers (check all):

☐ Consumers (DTC) ☐ Grocery / retail chains ☐ Food service ☐ Other manufacturers ☐ Supplement brands ☐ Hospitals / clinics

☐ Export

Size and volume:

Active SKUs or ingredients Co-packers used Units or lbs sold per year Countries sourced from

Largest customer % of sales

3 EXPOSURE & RISK QUESTIONS — INGREDIENTS & REGULATORY STATUS

FDA has proposed ending self-affirmed GRAS, which would require notifying FDA of ingredients now used on a company's own safety conclusion. Products policies may exclude listed ingredients outright.

3-1 Do any products or ingredients rely on a self-affirmed GRAS conclusion rather than an FDA "no questions" letter? ☐ Yes ☐ No

IF YES, EXPLAIN

3-2	Do any products contain added caffeine or stimulants, and is the per-container total stated on the label?	☐ Yes ☐ No
IF YES, EXPLAIN		
3-3	Do any products contain CBD, hemp, kratom, mushrooms, or other ingredients with unsettled food status?	☐ Yes ☐ No
IF YES, EXPLAIN		
3-4	Are any products sold as medical foods, or for infants, children, pregnant women, or patients with a disease?	☐ Yes ☐ No
IF YES, EXPLAIN		
3-5	Are labels reviewed for the major food allergens (including sesame) and for health or nutrient-content claims?	☐ Yes ☐ No
IF YES, EXPLAIN		
3-6	Are products or ingredients tested for pathogens, heavy metals, pesticides, and identity on every lot?	☐ Yes ☐ No
IF YES, EXPLAIN		
3-7	Are any raw materials sourced from outside the U.S., and are foreign suppliers verified under FSVP?	☐ Yes ☐ No
IF YES, EXPLAIN		

4 EXPOSURE & RISK QUESTIONS — SUPPLY CHAIN & DOWNSTREAM USE

When a supplier's wrong or defective ingredient is blended into a customer's product, courts have found no covered property damage. Ingredient suppliers may face the full cost of a customer's recall.

4-1	Does the applicant supply ingredients that customers blend into their own finished products?	☐ Yes ☐ No
IF YES, EXPLAIN		
4-2	Do customer contracts require the applicant to pay the customer's recall costs or lost profits?	☐ Yes ☐ No
IF YES, EXPLAIN		
4-3	Is there a written food safety plan (HACCP or FSMA preventive controls) and an environmental monitoring program?	☐ Yes ☐ No
IF YES, EXPLAIN		
4-4	Do co-packers and suppliers name the applicant as additional insured and provide indemnity?	☐ Yes ☐ No
IF YES, EXPLAIN		
4-5	Are energy or stimulant products labeled with warnings for children, pregnant women, and people sensitive to caffeine?	☐ Yes ☐ No
IF YES, EXPLAIN		
4-6	Are products shipped refrigerated or frozen, and is temperature monitored in storage and transit?	☐ Yes ☐ No
IF YES, EXPLAIN		
4-7	Are marketing claims (energy, immunity, gut health, focus) reviewed by regulatory counsel?	☐ Yes ☐ No
IF YES, EXPLAIN		
4-8	Can every lot be traced one step forward and back, with a written recall plan tested in the last 2 years?	☐ Yes ☐ No
IF YES, EXPLAIN		

5 PAYROLL, SALES & REVENUE

TOTAL ANNUAL PAYROLL (\$, ILLUSTRATIVE)	NUMBER OF EMPLOYEES	PRODUCTION EMPLOYEES
PROJECTED ANNUAL GROSS SALES (\$, ILLUSTRATIVE)	PRIOR YEAR SALES (\$, ILLUSTRATIVE)	INGREDIENT SALES TO OTHER MANUFACTURERS (\$, ILLUSTRATIVE)

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PRIOR INSURANCE & LOSS HISTORY

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

CURRENT PRODUCTS CARRIER	PRODUCTS LIMITS	PRODUCT RECALL LIMIT (IF ANY)

6-1 Has any carrier declined, cancelled, or non-renewed coverage for this business in the last 5 years?

☐ Yes ☐ No

IF YES, EXPLAIN

6-2 Has any product or ingredient been recalled or withdrawn, or been the subject of an FDA warning letter or import alert?

☐ Yes ☐ No

IF YES, EXPLAIN

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

6-3 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

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RISK MANAGEMENT & SAFETY

7-1 Is there a written supplier approval program with audits and certificates of analysis on file?

☐ Yes ☐ No

IF YES, EXPLAIN

7-2 Is there an ingredient regulatory-status inventory, updated as GRAS rules change?

☐ Yes ☐ No

IF YES, EXPLAIN

7-3 Are consumer complaints logged and reviewed for illness or injury trends?

☐ Yes ☐ No

IF YES, EXPLAIN

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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