

Covers photographers and videographers, including wedding, event, portrait, newborn, commercial, and real estate work. Drone work also completes CWCO-SUP-DRONE; productions with cast and crew use CWCO-SUP-FILM. Complete with ACORD 125. Attach a standard client contract.

1 APPLICANT / BUSINESS INFORMATION

LEGAL BUSINESS NAME	DBA / STUDIO NAME	FEIN	YEARS IN BUSINESS
BUSINESS ADDRESS	CITY / STATE / ZIP	WEBSITE / PORTFOLIO	

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

PRIMARY CONTACT / TITLE	PHONE	EMAIL

2 OPERATIONS

SPECIALTY	% OF ANNUAL REVENUE

Specialties: weddings; events and corporate; portraits and families; newborn and children; school and sports; commercial and product; real estate; boudoir; photojournalism; video production; drone; other.

WEDDINGS / EVENTS PER YEAR	NUMBER OF SHOOTERS (INCL. OWNER)	STUDIO SPACE FOR CLIENTS? (Y / N)	STATES / COUNTRIES WORKED

2-1 Does the applicant use second shooters or contract photographers? ☐ Yes ☐ No
 IF YES, EXPLAIN

2-2 Does the applicant fly drones for any work? ☐ Yes ☐ No
 IF YES, EXPLAIN

If yes, also complete CWCO-SUP-DRONE; drones are typically excluded from general liability.

3 EXPOSURE & RISK QUESTIONS — CLIENT DELIVERABLES & DATA LOSS

A wedding or event can't be reshot. Lost or corrupted files, missed coverage, and no-shows can produce claims well beyond the fee, and a state attorney general sued a wedding photographer in 2026 over \$75,000 in undelivered work.

3-1 Do all cameras used at events record to two memory cards at once? ☐ Yes ☐ No
 IF YES, EXPLAIN

3-2 Are files backed up to at least two places, including one off site or in the cloud, within 24 hours of every shoot? ☐ Yes ☐ No
 IF YES, EXPLAIN

3-3 Are memory cards kept (not reformatted) until the backups are verified? ☐ Yes ☐ No
 IF YES, EXPLAIN

3-4 Does every contract state the delivery timeline? ☐ Yes ☐ No
 IF YES, EXPLAIN

3-5 Does every contract limit the applicant's liability for lost or damaged images to a stated amount? ☐ Yes ☐ No
IF YES, EXPLAIN

3-6 Is there an arrangement for a replacement photographer if the booked photographer can't attend? ☐ Yes ☐ No
IF YES, EXPLAIN

3-7 Has a client claimed lost, corrupted, late, or missing photos or video, or a missed event? ☐ Yes ☐ No
IF YES, EXPLAIN

4 EXPOSURE & RISK QUESTIONS — RELEASES, RIGHTS & PRIVACY

4-1 Are written model releases obtained before using anyone's image for marketing or commercial clients? ☐ Yes ☐ No
IF YES, EXPLAIN

4-2 Are releases for minors signed by a parent or guardian? ☐ Yes ☐ No
IF YES, EXPLAIN

4-3 Do contracts state who owns the copyright and what use the client is licensed to make? ☐ Yes ☐ No
IF YES, EXPLAIN

4-4 Are boudoir and other sensitive images stored encrypted with limited access? ☐ Yes ☐ No
IF YES, EXPLAIN

4-5 Is written consent required before any sensitive image is used in a portfolio or marketing? ☐ Yes ☐ No
IF YES, EXPLAIN

4-6 Is all music used in videos and slideshows licensed for that use? ☐ Yes ☐ No
IF YES, EXPLAIN

4-7 Has the applicant received a privacy, copyright, or right-of-publicity claim? ☐ Yes ☐ No
IF YES, EXPLAIN

5 EXPOSURE & RISK QUESTIONS — NEWBORNS, CHILDREN & ON-LOCATION SAFETY

5-1 Does the applicant photograph newborns? ☐ Yes ☐ No
IF YES, EXPLAIN

5-2 If yes to 5-1, are risky poses (e.g., head-in-hands, suspended) done only as composites? ☐ Yes ☐ No
IF YES, EXPLAIN

5-3 If yes to 5-1, is a parent or assistant within arm's reach of the baby at all times? ☐ Yes ☐ No
IF YES, EXPLAIN

5-4 Are light stands weighted and cords taped down at venues and in the studio? ☐ Yes ☐ No
IF YES, EXPLAIN

5-5 Do venues require the applicant to name them as additional insured? ☐ Yes ☐ No
IF YES, EXPLAIN

5-6 Has a client, guest, or child been injured during a shoot? ☐ Yes ☐ No
IF YES, EXPLAIN

6 EXPOSURE & RISK QUESTIONS — EQUIPMENT

OWNED EQUIPMENT VALUE (\$)

RENTED EQUIPMENT VALUE (\$, MAX)

MOST VALUABLE SINGLE ITEM (\$)

6-1 Is gear kept out of sight and never left in an unattended vehicle overnight?

☐ Yes ☐ No

IF YES, EXPLAIN

6-2 Has the applicant had equipment stolen, damaged, or lost in the last 5 years?

☐ Yes ☐ No

IF YES, EXPLAIN

7 PAYROLL, SALES & REVENUE

TOTAL ANNUAL PAYROLL (\$)

PAID TO CONTRACT SHOOTERS (\$)

WEDDING / EVENT REVENUE (\$)

PROJECTED ANNUAL GROSS REVENUE (\$)

PRIOR YEAR ACTUAL REVENUE (\$)

COMMERCIAL / LICENSING REVENUE (\$)

8 PRIOR INSURANCE & LOSS HISTORY

Attach currently valued loss runs for the last 5 years.

GL CARRIER / LIMITS

PROFESSIONAL / E&O CARRIER / LIMITS

EQUIPMENT / INLAND MARINE CARRIER

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 client galleries and files protected with passwords and multi-factor authentication?

☐ Yes ☐ No

IF YES, EXPLAIN

9-2 Is there a written process for handling unhappy clients before disputes go public?

☐ 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