CORY WASHINGTON & CO.

SMARTER RISK. STRONGER BUSINESS.

CWCO-SUP-PODCAST Rev. 09-2026

PODCAST BUSINESS SUPPLEMENTAL

Covers independent podcasters, podcast networks, and podcast production companies. Video-first creators use CWCO-SUP-INFLUENCER. Complete with ACORD 125. Attach links to the shows and any network or distribution agreement.

1 APPLICANT / BUSINESS INFORMATION

LEGAL BUSINESS NAME	DBA / NETWORK NAME	FEIN	YEARS PODCASTING

BUSINESS ADDRESS	CITY / STATE / ZIP	WEBSITE

Entity type:

☐ Sole proprietor ☐ LLC ☐ Corporation ☐ Network / production company

PRIMARY CONTACT / TITLE	PHONE	EMAIL

SHOW NAME	GENRE	EPISODES PER MONTH	DOWNLOADS PER MONTH

2 OPERATIONS

REVENUE SOURCE	% OF ANNUAL REVENUE

Revenue sources: advertising and sponsorships; network or platform deals; listener subscriptions and memberships; live shows; merchandise; production services for other shows or brands; other.

Content types (check all that apply):

☐ True crime ☐ News / politics ☐ Commentary / opinion ☐ Investigative ☐ Interviews ☐ Comedy ☐ Health / wellness advice
☐ Finance / investing ☐ Sports ☐ Other

2-1 Does the applicant produce podcasts for other hosts or brands? ☐ Yes ☐ No

IF YES, EXPLAIN

2-2 Does a network or platform agreement require the applicant to indemnify the network? ☐ Yes ☐ No

IF YES, EXPLAIN

2-3 Does the applicant record live shows before audiences? ☐ Yes ☐ No

IF YES, EXPLAIN

3 EXPOSURE & RISK QUESTIONS — DEFAMATION & EDITORIAL CONTROLS

Podcasts usually have no editor or legal review, and defamation suits now name hosts' companies as well as hosts. Canadaland paid about CAD $885,000 in 2026 after a court found it had documents contradicting its claim and hadn't contacted the subject first.

3-1 Do episodes make factual claims or allegations about real, identifiable people or companies? ☐ Yes ☐ No
IF YES, EXPLAIN

3-2 Before publishing an allegation about someone, does the applicant check facts against documents? ☐ Yes ☐ No
IF YES, EXPLAIN

3-3 Before publishing an allegation about someone, does the applicant contact that person for comment? ☐ Yes ☐ No
IF YES, EXPLAIN

3-4 Are investigative, true-crime, and news episodes reviewed by a media lawyer before release? ☐ Yes ☐ No
IF YES, EXPLAIN

3-5 Are guests' statements about third parties reviewed, with harmful unverified claims edited out? ☐ Yes ☐ No
IF YES, EXPLAIN

3-6 Is there a written corrections and takedown policy? ☐ Yes ☐ No
IF YES, EXPLAIN

3-7 Has the applicant received a demand letter, retraction demand, or lawsuit over content? ☐ Yes ☐ No
IF YES, EXPLAIN

4 EXPOSURE & RISK QUESTIONS — MUSIC, CLIPS, GUESTS & ADVERTISING

4-1 Is all music (theme, beds, and stingers) licensed or royalty-free for podcast use? ☐ Yes ☐ No
IF YES, EXPLAIN

4-2 Are news clips, film audio, and other third-party recordings reviewed for fair use or licensed before use? ☐ Yes ☐ No
IF YES, EXPLAIN

4-3 Does every guest sign a release granting rights to record, edit, and distribute the episode? ☐ Yes ☐ No
IF YES, EXPLAIN

4-4 Does the applicant use AI to generate voices or likenesses of real people? ☐ Yes ☐ No
IF YES, EXPLAIN

4-5 Are sponsored segments and affiliate links disclosed on air as paid? ☐ Yes ☐ No
IF YES, EXPLAIN

4-6 Has the applicant received a copyright takedown, license claim, or complaint from a guest? ☐ Yes ☐ No
IF YES, EXPLAIN

5 EXPOSURE & RISK QUESTIONS — LIVE SHOWS, STUDIO & ACCOUNTS

5-1 For live shows, does the venue provide a certificate of its own liability insurance? ☐ Yes ☐ No
IF YES, EXPLAIN

5-2 For live shows, does the applicant carry its own event liability coverage? ☐ Yes ☐ No
IF YES, EXPLAIN

5-3 Do guests and clients visit the applicant's studio? ☐ Yes ☐ No
IF YES, EXPLAIN

5-4 Are hosting, distribution, and social accounts protected with multi-factor authentication? ☐ Yes ☐ No
IF YES, EXPLAIN

STUDIO EQUIPMENT VALUE ($)

LARGEST LIVE AUDIENCE

6 PAYROLL, SALES & REVENUE

TOTAL ANNUAL PAYROLL ($)	PAID TO CONTRACTORS / CO-HOSTS ($)	ADVERTISING REVENUE ($)

PROJECTED ANNUAL GROSS REVENUE ($)	PRIOR YEAR ACTUAL REVENUE ($)	LIVE SHOW REVENUE ($)

7 PRIOR INSURANCE & LOSS HISTORY

Attach currently valued loss runs for the last 5 years.

MEDIA LIABILITY CARRIER / LIMITS	GL CARRIER / LIMITS	CYBER CARRIER (IF ANY)

7-1 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

7-2 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

8 RISK MANAGEMENT & SAFETY

8-1 Are raw recordings and notes kept for each episode long enough to defend a claim (at least 2 years)? ☐ Yes ☐ No

IF YES, EXPLAIN

8-2 Are hosts and producers trained on defamation, privacy, and copyright basics? ☐ Yes ☐ No

IF YES, EXPLAIN

9 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