CORY WASHINGTON & CO.

SMARTER RISK. STRONGER BUSINESS.

CWCO-SUP-PI Rev. 09-2026

PRIVATE INVESTIGATOR SUPPLEMENTAL

Covers private investigators and investigative agencies, including surveillance, background, insurance-fraud, and legal-support investigations. Security guard companies use CWCO-SUP-SEC. Complete with ACORD 125. Attach a sample client engagement agreement.

1 APPLICANT / BUSINESS INFORMATION

LEGAL BUSINESS NAME | DBA | FEIN | YEARS IN BUSINESS

BUSINESS ADDRESS | CITY / STATE / ZIP | WEBSITE

Entity type:

☐ Sole proprietor ☐ Partnership ☐ LLC ☐ Corporation

PRIMARY CONTACT / TITLE | PHONE | EMAIL

STATE PI LICENSE NO(S). AND STATE(S) | NUMBER OF LICENSED INVESTIGATORS

2 OPERATIONS

INVESTIGATION TYPE	% OF OPERATIONS

Types: insurance claims and fraud surveillance; domestic and infidelity; child custody; background checks; legal support and witness location; corporate and employee misconduct; skip tracing; process serving; executive protection; other.

CASES PER YEAR | DOMESTIC CASES (%) | SUBCONTRACTED INVESTIGATORS

2-1 Does the applicant conduct polygraph examinations? ☐ Yes ☐ No

IF YES, EXPLAIN

2-2 If yes to 2-1, are examiners certified by the American Polygraph Association or equivalent? ☐ Yes ☐ No

IF YES, EXPLAIN

2-3 Do any investigators carry firearms? ☐ Yes ☐ No

IF YES, EXPLAIN

2-4 Does the applicant provide executive protection or bodyguard services? ☐ Yes ☐ No

IF YES, EXPLAIN

3 EXPOSURE & RISK QUESTIONS — SURVEILLANCE METHODS, TRACKING & PRIVACY

After a legislator found a private investigator's GPS tracker on his truck, Oklahoma made covert tracking a stalking crime, and he sued the investigator. States differ widely on tracking, recording, and pretexting, so methods legal in one state can create criminal and privacy claims in another.

3-1 Does the applicant ever place GPS or other tracking devices on vehicles? ☐ Yes ☐ No
IF YES, EXPLAIN

3-2 If yes to 3-1, are trackers placed only on vehicles the client owns or has a legal right to track? ☐ Yes ☐ No
IF YES, EXPLAIN

3-3 If yes to 3-1, is tracking reviewed against that state's law before each placement? ☐ Yes ☐ No
IF YES, EXPLAIN

3-4 Does the applicant record audio of conversations? ☐ Yes ☐ No
IF YES, EXPLAIN

3-5 If yes to 3-4, are recordings made only where the state's consent law allows? ☐ Yes ☐ No
IF YES, EXPLAIN

3-6 Is pretexting to obtain financial, phone, or medical records prohibited in writing? ☐ Yes ☐ No
IF YES, EXPLAIN

3-7 Are investigators trained to stay on public property or property with permission during surveillance? ☐ Yes ☐ No
IF YES, EXPLAIN

3-8 Is every domestic or custody case screened to confirm the client isn't seeking to locate someone protected by a court order? ☐ Yes ☐ No
IF YES, EXPLAIN

3-9 Has a subject alleged stalking, invasion of privacy, trespass, or harassment by the applicant? ☐ Yes ☐ No
IF YES, EXPLAIN

4 EXPOSURE & RISK QUESTIONS — DATA, FCRA & REPORTS

4-1 When background checks are used for employment or tenancy decisions, are FCRA notices and certifications obtained? ☐ Yes ☐ No
IF YES, EXPLAIN

4-2 Are case files and subject data encrypted? ☐ Yes ☐ No
IF YES, EXPLAIN

4-3 Is multi-factor authentication required on all systems holding case data? ☐ Yes ☐ No
IF YES, EXPLAIN

4-4 Are reports reviewed by a supervisor before delivery for accuracy and unsupported conclusions? ☐ Yes ☐ No
IF YES, EXPLAIN

4-5 Does the engagement agreement limit the applicant's liability? ☐ Yes ☐ No
IF YES, EXPLAIN

4-6 Does the engagement agreement require the client to indemnify the applicant for misuse of findings? ☐ Yes ☐ No
IF YES, EXPLAIN

4-7 Has a client or subject claimed a report was inaccurate or defamatory? ☐ Yes ☐ No
IF YES, EXPLAIN

5 EXPOSURE & RISK QUESTIONS — FIELD SAFETY, VEHICLES & SUBCONTRACTORS

5-1 Do investigators check in with the office during field surveillance? ☐ Yes ☐ No
IF YES, EXPLAIN

5-2 Are driving records checked for investigators who drive for work? ☐ Yes ☐ No
IF YES, EXPLAIN

5-3 Do subcontracted investigators hold their own licenses and professional liability naming the applicant? ☐ Yes ☐ No
IF YES, EXPLAIN

6 PAYROLL, SALES & REVENUE

TOTAL ANNUAL PAYROLL ($)	PROJECTED ANNUAL GROSS REVENUE ($)	PAID TO SUBCONTRACTORS ($)

7 PRIOR INSURANCE & LOSS HISTORY

Attach currently valued loss runs for the last 5 years.

PROFESSIONAL LIABILITY (E&O) CARRIER / LIMITS	GL CARRIER / LIMITS	HIRED & NON-OWNED AUTO (Y / N)

7-1 Has any carrier declined, cancelled, or non-renewed coverage 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

8-1 Is there a written legal-compliance manual covering tracking, recording, and pretexting in each state of operation? ☐ Yes ☐ No
IF YES, EXPLAIN

8-2 Are surveillance video and notes preserved for at least 5 years? ☐ 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