

For industrial and product design firms providing concept design, mechanical engineering, prototyping, and design for manufacturing, without manufacturing products themselves. Complete with ACORD 125. Attach a description of services, a sample client contract or engagement letter, resumes or credentials of key professionals, and five years of loss runs.

1 APPLICANT / BUSINESS INFORMATION

LEGAL BUSINESS NAME	DBA	FEIN	YEARS IN BUSINESS
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
BUSINESS ADDRESS	CITY / STATE / ZIP	WEBSITE	
<input type="text"/>	<input type="text"/>	<input type="text"/>	
Entity type: ☐ Sole proprietor ☐ Partnership ☐ LLC ☐ Corporation ☐ Nonprofit			
PRIMARY CONTACT / TITLE	PHONE	EMAIL	
<input type="text"/>	<input type="text"/>	<input type="text"/>	
LICENSES / CERTIFICATIONS HELD	PROFESSIONAL STAFF / TOTAL EMPLOYEES		
<input type="text"/>	<input type="text"/>		

2 OPERATIONS

Services provided (check all that apply):
☐ Industrial design ☐ Mechanical engineering ☐ Electrical / firmware ☐ Prototyping / 3D printing ☐ Design for manufacturing
☐ User research / UX ☐ Packaging design ☐ Sourcing / manufacturer liaison ☐ Regulatory test planning

CONSUMER / MEDICAL / INDUSTRIAL / CHILDREN'S (%)	UNITS SHIPPED OF YOUR DESIGNS (EST.)	IN-HOUSE PROTOTYPING (Y/N)
<input type="text"/>	<input type="text"/>	<input type="text"/>
LARGEST CLIENT (% OF REVENUE)	WORK OUTSIDE YOUR HOME STATE (%)	WORK SUBCONTRACTED (%)
<input type="text"/>	<input type="text"/>	<input type="text"/>

2-1 Do you manufacture, assemble, or sell any product under your own name? ☐ Yes ☐ No
IF YES, EXPLAIN

2-2 Is every engagement under a signed written contract or engagement letter? ☐ Yes ☐ No
IF NO, EXPLAIN

2-3 Do contracts limit your liability (e.g., to fees paid)? ☐ Yes ☐ No
IF NO, EXPLAIN

3 EXPOSURE & RISK QUESTIONS — PRODUCT SAFETY & DESIGN CONTROLS

Several states define "manufacturer" to include anyone who designs a product, exposing design firms to strict liability for products they never built.

3-1 Is a documented hazard analysis (e.g., DFMEA) done for every client product? ☐ Yes ☐ No
IF NO, EXPLAIN

3-2 Are safety recommendations the client rejects documented in writing? ☐ Yes ☐ No
IF NO, EXPLAIN

3-3 Do you design children's products? ☐ Yes ☐ No
IF YES, EXPLAIN

3-4 Do you design medical devices? ☐ Yes ☐ No
IF YES, EXPLAIN

3-5 Do you design automotive, aircraft, or firearm components? ☐ Yes ☐ No
IF YES, EXPLAIN

3-6 Do deliverables state the client is responsible for validation testing and certification? ☐ Yes ☐ No
IF NO, EXPLAIN

3-7 Are prototypes labeled "not for sale or consumer use"? ☐ Yes ☐ No
IF NO, EXPLAIN

3-8 Has a product you designed been recalled or involved in an injury claim? ☐ Yes ☐ No
IF YES, EXPLAIN

4 EXPOSURE & RISK QUESTIONS — IP & CONTRACT TERMS

The 2024 en banc LKQ v. GM decision made design patents easier to challenge as obvious, raising IP exposure for designers and their clients.

4-1 Is a prior-art search run before final design concepts? ☐ Yes ☐ No
IF NO, EXPLAIN

4-2 Do contracts state when IP ownership passes to the client? ☐ Yes ☐ No
IF NO, EXPLAIN

4-3 Does the client indemnify you for products liability after handoff? ☐ Yes ☐ No
IF NO, EXPLAIN

4-4 Do you refuse unlimited IP infringement indemnities to clients? ☐ Yes ☐ No
IF NO, EXPLAIN

4-5 Do all employees and subcontractors sign IP assignment agreements? ☐ Yes ☐ No
IF NO, EXPLAIN

4-6 Are competing clients' designs kept separate under a written process? ☐ Yes ☐ No
IF NO, EXPLAIN

4-7 Are design files and revisions kept at least 10 years after a product ships? ☐ Yes ☐ No
IF NO, EXPLAIN

4-8 Have you received a cease-and-desist or infringement claim? ☐ Yes ☐ No
IF YES, EXPLAIN

5 PAYROLL, SALES & REVENUE

ANNUAL REVENUE (\$)	LARGEST SINGLE CONTRACT (\$)	SUBCONTRACTOR COSTS (\$)	TOTAL ANNUAL PAYROLL (\$)

6 PRIOR INSURANCE & LOSS HISTORY

CURRENT E&O CARRIER / LIMITS	DEDUCTIBLE / RETROACTIVE DATE	EXPIRATION DATE

DATE OF CLAIM	DESCRIPTION	TOTAL INCURRED (\$)	OPEN / CLOSED

6-1 Has a claim alleged a design defect or failed design? ☐ Yes ☐ No
IF YES, EXPLAIN

6-2 Has a client refused to pay or sued over fees in the past 5 years? ☐ Yes ☐ No
IF YES, EXPLAIN

6-3 Has any license, certification, or registration been suspended, disciplined, or investigated? ☐ Yes ☐ No
IF YES, EXPLAIN

6-4 Has any coverage been declined, cancelled, or non-renewed? ☐ Yes ☐ No
IF YES, EXPLAIN

6-5 Is the applicant aware of any incident or circumstance that could give rise to a claim?

☐ Yes ☐ No

IF YES, EXPLAIN

7 RISK MANAGEMENT & SAFETY

7-1 Are client files and work papers retained for a set period under a written policy?

☐ Yes ☐ No

IF NO, EXPLAIN

7-2 Is multifactor authentication required for email and client data?

☐ Yes ☐ No

IF NO, EXPLAIN

7-3 Are shop tools guarded and staff trained on machinery?

☐ Yes ☐ No

IF NO, EXPLAIN

7-4 Is CAD data protected with access controls?

☐ Yes ☐ No

IF NO, EXPLAIN

8 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, 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