CORY WASHINGTON & CO.

SMARTER RISK. STRONGER BUSINESS.

SOAP & BATH PRODUCTS MAKER SUPPLEMENTAL

Covers makers of soap, bath bombs, lotions, scrubs, body care, and similar products, from home-based makers to private-label manufacturers. Candles use CWCO-SUP-CANDLE; larger chemical makers CWCO-SUP-CHEMICAL. Complete with ACORD 125. Attach product labels and ingredient lists.

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

FDA COSMETIC FACILITY REGISTRATION (IF REQUIRED)	WHERE PRODUCTS ARE MADE (HOME / STUDIO / FACILITY)

2 OPERATIONS

PRODUCT / PRODUCT LINE	TARGET CUSTOMER (CONSUMER / INDUSTRIAL)	APPLICANT'S ROLE (MFR / CONTRACT MFR / PRIVATE LABEL)	ANNUAL SALES ($)

Product types (check all that apply):

☐ Cold- or hot-process soap ☐ Melt-and-pour soap ☐ Bath bombs / fizzies ☐ Lotions and creams ☐ Scrubs ☐ Lip products
☐ Hair products ☐ Children's or baby products

Where products are sold (check all that apply):

☐ Own website ☐ Etsy / Amazon ☐ Craft fairs and markets ☐ Retail stores (wholesale) ☐ Private label for others

2-1 Do any products make claims beyond cleansing (e.g., moisturizing, acne, eczema, anti-aging)? ☐ Yes ☐ No

IF YES, EXPLAIN

3 EXPOSURE & RISK QUESTIONS — SKIN REACTIONS, CLAIMS & COSMETIC REGULATION

Soap and bath makers face claims over allergic and chemical skin reactions, and a product that claims to treat a condition can become an unapproved drug. Federal cosmetics law (MoCRA) now requires adverse-event reporting and safety substantiation from most makers.

3-1 Is every ingredient, including fragrances and essential oils, listed on the label? ☐ Yes ☐ No

IF YES, EXPLAIN

3-2 Are fragrance and essential-oil levels kept within supplier and IFRA skin-safety limits? ☐ Yes ☐ No

IF YES, EXPLAIN

3-3 Is each soap batch tested or cured to ensure no free lye remains before sale? ☐ Yes ☐ No

IF YES, EXPLAIN

3-4 Are water-containing products preserved and challenge-tested against microbial growth? ☐ Yes ☐ No

IF YES, EXPLAIN

3-5 Have product claims been reviewed so no product claims to treat or cure a condition? ☐ Yes ☐ No

IF YES, EXPLAIN

3-6 Is there a process to record customer reaction complaints and report serious adverse events to FDA? ☐ Yes ☐ No

IF YES, EXPLAIN

3-7 Is there a written quality-control and testing procedure for every product? ☐ Yes ☐ No
IF YES, EXPLAIN

3-8 Can products be traced by lot, batch, or serial number to the date made and the customer sold to? ☐ Yes ☐ No
IF YES, EXPLAIN

3-9 Is there a written recall plan to withdraw defective products quickly? ☐ Yes ☐ No
IF YES, EXPLAIN

3-10 Are certificates of insurance with products coverage obtained from suppliers of components? ☐ Yes ☐ No
IF YES, EXPLAIN

3-11 Has the applicant recalled, or considered recalling, any product? ☐ Yes ☐ No
IF YES, EXPLAIN

3-12 Has a customer claimed a rash, burn, allergic reaction, or eye injury from a product? ☐ Yes ☐ No
IF YES, EXPLAIN

4 EXPOSURE & RISK QUESTIONS — PRODUCTION, LYE HANDLING & MARKETS

4-1 Is sodium or potassium hydroxide (lye) stored and mixed with eye protection, gloves, and ventilation? ☐ Yes ☐ No
IF YES, EXPLAIN

4-2 Are products made in a dedicated space separate from household food preparation? ☐ Yes ☐ No
IF YES, EXPLAIN

4-3 Do retailers or markets require the applicant to carry products liability naming them? ☐ Yes ☐ No
IF YES, EXPLAIN

4-4 Are children's products tested and labeled as federal rules require? ☐ Yes ☐ No
IF YES, EXPLAIN

5 PAYROLL & SALES

TOTAL ANNUAL PAYROLL ($)	ANNUAL GROSS SALES ($)	PRIVATE-LABEL / WHOLESALE SALES ($)

6 PRIOR INSURANCE & LOSS HISTORY

Attach currently valued loss runs for the last 5 years.

GL / PRODUCTS CARRIER / LIMITS	ADDITIONAL INSUREDS (RETAILERS / MARKETS)	PRODUCT RECALL (Y / N)

6-1 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

6-2 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

7 RISK MANAGEMENT

7-1 Are batch records kept showing ingredients, lot numbers, and dates? ☐ Yes ☐ No

IF YES, EXPLAIN

7-2 Are safety data sheets kept for every raw material? ☐ Yes ☐ No

IF YES, 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, 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