

For companies selling recurring boxes of curated products on automatic-renewal subscriptions. General online sellers use CWCO-SUP-ECOMMERCE and meal kits use CWCO-SUP-MEALKIT. Complete with ACORD 125, 126, and 140. Attach a list of product categories and top suppliers with country of origin, screenshots of the sign-up and cancellation flow, supplier certificates of insurance, and five years of loss runs.

1 APPLICANT / BUSINESS INFORMATION

LEGAL BUSINESS NAME	DBA / BRAND NAMES	FEIN	YEARS IN BUSINESS
BUSINESS ADDRESS	CITY / STATE / ZIP	WEBSITE	
Entity type:			
☐ Sole proprietor ☐ Partnership ☐ LLC ☐ Corporation			
PRIMARY CONTACT / TITLE	PHONE	EMAIL	

2 OPERATIONS

DESCRIBE THE BOXES, WHO THEY ARE FOR, AND WHERE PRODUCTS COME FROM

Box contents (check all that apply):

- | | | | | |
|---|----------------------------------|---|--|---|
| ☐ Food, snacks, or beverages | ☐ Alcohol | ☐ Beauty and skin care | ☐ Supplements or vitamins | ☐ Pet food and treats |
| ☐ Children's toys or books | ☐ Apparel | ☐ Craft or hobby kits | ☐ Candles or fragrance | ☐ Electronics or batteries |

Size:

Active subscribers	Boxes shipped per year	Suppliers	States shipped to
---	---	--------------------------------	--

Fulfillment (check all that apply):

- | | | | |
|--|--|--|---|
| ☐ Own warehouse | ☐ Third-party logistics (3PL) | ☐ Suppliers ship direct | ☐ International shipping |
|--|--|--|---|

3 EXPOSURE & RISK QUESTIONS — PRODUCTS & SUPPLIERS

A company that ships products made by others can be treated as their distributor: CPSC ordered Amazon in 2025 to recall more than 400,000 hazardous products it shipped for third-party sellers.

3-1	Are any products sold under the applicant's own brand or private label?	☐ Yes ☐ No
IF YES, EXPLAIN		
3-2	Does the applicant import any products directly from overseas?	☐ Yes ☐ No
IF YES, EXPLAIN		
3-3	Do suppliers carry U.S. products liability insurance naming the applicant?	☐ Yes ☐ No
IF NO, EXPLAIN		
3-4	Does the applicant repackage, portion, or relabel any food, cosmetics, or supplements?	☐ Yes ☐ No
IF YES, EXPLAIN		
3-5	Are allergens listed on every food item in the box?	☐ Yes ☐ No
IF NO, EXPLAIN		
3-6	Do children's products have Children's Product Certificates from accredited labs?	☐ Yes ☐ No
IF NO, EXPLAIN		
3-7	Are cosmetics and personal-care products registered as federal law requires?	☐ Yes ☐ No
IF NO, EXPLAIN		
3-8	Does marketing make health, weight-loss, or medical claims about any product?	☐ Yes ☐ No
IF YES, EXPLAIN		

3-9 Can every product be traced to the subscribers who received it?

☐ Yes ☐ No

IF NO, EXPLAIN

4

EXPOSURE & RISK QUESTIONS — SUBSCRIPTIONS, BILLING & DATA

The FTC reached a record \$2.5 billion settlement with Amazon over Prime sign-ups and cancellation, and about 30 states have automatic-renewal laws. The federal click-to-cancel rule was struck down in 2025, but the FTC began rewriting it in 2026 and keeps enforcing the same principles.

4-1 Are price, renewal frequency, and cancellation terms shown before the customer enters payment information?

☐ Yes ☐ No

IF NO, EXPLAIN

4-2 Does the customer check a box or click to consent to automatic renewal?

☐ Yes ☐ No

IF NO, EXPLAIN

4-3 Can customers cancel online as easily as they signed up?

☐ Yes ☐ No

IF NO, EXPLAIN

4-4 Are renewal reminders sent before annual or prepaid plans renew?

☐ Yes ☐ No

IF NO, EXPLAIN

4-5 Does the applicant offer free trials that convert to paid plans?

☐ Yes ☐ No

IF YES, EXPLAIN

4-6 Has the applicant received a complaint from a state attorney general, the FTC, or the Better Business Bureau?

☐ Yes ☐ No

IF YES, EXPLAIN

4-7 Is card data stored and processed only by a PCI-compliant payment processor?

☐ Yes ☐ No

IF NO, EXPLAIN

4-8 Is multi-factor authentication required for staff access to customer and payment systems?

☐ Yes ☐ No

IF NO, EXPLAIN

5

PAYROLL, SALES & REVENUE

ANNUAL REVENUE (\$)

PRIVATE-LABEL / IMPORTED SALES (\$)

MONTHLY CHURN / CANCELLATION RATE (%)

TOTAL ANNUAL PAYROLL (\$)

6

PRIOR INSURANCE & LOSS HISTORY

Attach currently valued loss runs for the last 5 years.

GL / PRODUCTS CARRIER / LIMIT

CYBER CARRIER / LIMIT

EXPIRATION DATE

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

6-1 Has a subscriber claimed injury, illness, or allergic reaction from a product?

☐ Yes ☐ No

IF YES, EXPLAIN

6-2 Has the applicant been sued or threatened with a class action over billing or renewals?

☐ Yes ☐ No

IF YES, EXPLAIN

6-3 Has any coverage been declined, cancelled, or non-renewed?

☐ Yes ☐ No

IF YES, EXPLAIN

6-4 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 new suppliers' products reviewed for safety and labeling before they go in a box?

☐ Yes ☐ No

IF NO, EXPLAIN

7-2

Is the sign-up and cancellation flow reviewed by counsel against state renewal laws?

☐ Yes ☐ No

IF NO, EXPLAIN

7-3

Is there a written recall plan for notifying subscribers?

☐ 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