SUPPLEMENT & COSMETICS BUSINESS SUPPLEMENTAL

Covers manufacturers, private-label brands, distributors, and online sellers of dietary supplements, cosmetics, and personal care products. Drug and medical device businesses use CWCO-SUP-LSCI. Complete with ACORD 125 and 126. Attach product list and labels.

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 FACILITY REGISTRATION / FEI NO.	BRAND NAME(S)

2 OPERATIONS

Role (check all that apply):

☐ Manufacturer ☐ Private-label brand owner ☐ Contract manufacturer for others ☐ Distributor / wholesaler ☐ Online / DTC seller ☐ Importer

PRODUCT CATEGORY	% OF SALES	MADE BY (YOU / CONTRACT MFR.)

Categories: vitamins and minerals; weight loss; energy / pre-workout; muscle / sports nutrition; sexual enhancement; herbal / botanical; skin care; hair care; color cosmetics; talc-containing products; fragrance.

2-1 Does the business sell cosmetics or personal care products? ☐ Yes ☐ No

IF YES, EXPLAIN

2-2 Does the business sell weight-loss, energy, muscle-building, or sexual-enhancement supplements? ☐ Yes ☐ No

IF YES, EXPLAIN

2-3 Do any products contain talc? ☐ Yes ☐ No

IF YES, EXPLAIN

2-4 Are any products marketed for children? ☐ Yes ☐ No

IF YES, EXPLAIN

3 EXPOSURE & RISK QUESTIONS — MOCRA COMPLIANCE, ADVERSE EVENTS & HIGH-RISK PRODUCTS

The 2022 federal cosmetics law requires facility registration, product listing, safety substantiation, and serious adverse event reporting — and since September 2025 FDA publishes cosmetic adverse events on a public dashboard plaintiffs can search. Talc and adulterated supplements drive the most severe product claims.

3-1 If yes to 2-1, are all facilities registered and all products listed with FDA as MoCRA requires? ☐ Yes ☐ No

IF YES, EXPLAIN

3-2 If yes to 2-1, is there a safety substantiation file for every cosmetic product? ☐ Yes ☐ No

IF YES, EXPLAIN

3-3 Are serious adverse events reported to FDA within 15 business days? ☐ Yes ☐ No

IF YES, EXPLAIN

3-4 Are adverse event records kept for at least six years (three for small businesses)? ☐ Yes ☐ No
IF YES, EXPLAIN

3-5 Are customer complaints logged and reviewed for adverse-event trends? ☐ Yes ☐ No
IF YES, EXPLAIN

3-6 If yes to 2-3, is talc tested for asbestos by an accredited lab? ☐ Yes ☐ No
IF YES, EXPLAIN

3-7 If yes to 2-3, are talc test results kept for every lot? ☐ Yes ☐ No
IF YES, EXPLAIN

3-8 If yes to 2-2, is every lot tested by a third party for undeclared drug ingredients? ☐ Yes ☐ No
IF YES, EXPLAIN

3-9 Do any labels or ads make disease-treatment claims (cure, treat, prevent)? ☐ Yes ☐ No
IF YES, EXPLAIN

3-10 Has any product been recalled, cited by FDA, or named in an adverse-event claim? ☐ Yes ☐ No
IF YES, EXPLAIN

4 EXPOSURE & RISK QUESTIONS — MANUFACTURING, PRIVATE LABEL & SUPPLIERS

4-1 Are dietary supplements made under cGMP (21 CFR Part 111)? ☐ Yes ☐ No
IF YES, EXPLAIN

4-2 If yes to 2-1, are cosmetics made under ISO 22716 or an equivalent GMP standard? ☐ Yes ☐ No
IF YES, EXPLAIN

4-3 Are formulas reviewed and verified by an independent third party? ☐ Yes ☐ No
IF YES, EXPLAIN

4-4 Are labels and advertising reviewed by regulatory counsel before release? ☐ Yes ☐ No
IF YES, EXPLAIN

4-5 Do contract manufacturers carry product liability naming the business as additional insured? ☐ Yes ☐ No
IF YES, EXPLAIN

4-6 Are written quality agreements in place with every contract manufacturer? ☐ Yes ☐ No
IF YES, EXPLAIN

4-7 Can every lot be traced to its ingredients, manufacture date, and customers? ☐ Yes ☐ No
IF YES, EXPLAIN

4-8 Is there a written recall plan? ☐ Yes ☐ No
IF YES, EXPLAIN

4-9 Was an FDA Form 483 issued at the most recent inspection? ☐ Yes ☐ No
IF YES, EXPLAIN

5 SALES

ANNUAL GROSS SALES — U.S. ($)	ANNUAL GROSS SALES — FOREIGN ($)	ONLINE / DTC SALES (%)

6 PRIOR INSURANCE & LOSS HISTORY

Attach currently valued loss runs for the last 5 years.

PRODUCTS LIABILITY CARRIER / LIMITS	PRODUCT RECALL (Y / N)	RETROACTIVE DATE

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 retailer and marketplace vendor agreements reviewed for indemnity and insurance requirements? ☐ Yes ☐ No

IF YES, EXPLAIN

7-2 Are labels updated when state ingredient restrictions (such as PFAS bans) take effect? ☐ 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