

Covers designers, brand owners, and manufacturers of toys and juvenile products — infant sleep and feeding products, carriers, strollers, nursery furniture, ride-ons, games, and children's crafts — including companies that outsource production overseas. Toy stores use the toy store form. Complete with ACORD 125/126. Attach a product list with age grades, children's product certificates for top sellers, and factory audit reports.

1

APPLICANT / BUSINESS INFORMATION

LEGAL BUSINESS NAME

DBA / BRAND NAMES

FEIN

YEARS IN BUSINESS

MAILING ADDRESS

CITY / STATE / ZIP

WEBSITE

Entity type:

☐ Sole proprietor

☐ Partnership

☐ LLC

☐ Corporation

☐ Other

PRIMARY CONTACT / TITLE

PHONE

EMAIL

PRIMARY TESTING LAB (CPSC-ACCEPTED)

LICENSED CHARACTERS / BRANDS (IF ANY)

2

OPERATIONS

DESCRIPTION OF THE BUSINESS (PRODUCTS, AGE RANGES, WHERE MADE, HOW SOLD)

PRODUCT CATEGORY	AGE GRADE	% OF SALES

Categories: infant sleep products; feeding & nursing; carriers, strollers & car-seat accessories; nursery furniture; bath products; plush & dolls; ride-ons & outdoor play; electronic & battery toys; crafts, slime & science kits; games & puzzles.

Applicant's role (check all):

☐ Designs own products

☐ Owns own factory

☐ Uses overseas factories

☐ Importer of record

☐ Licensee of characters / brands

☐ Private label for retailers

Sales channels (check all):

☐ Mass retailers

☐ Specialty toy / baby stores

☐ Amazon / marketplaces

☐ Own website / DTC

☐ Subscription boxes

☐ Export

Size and volume:

Active SKUs

Factories used

Units sold per year

New SKUs per year

Products for under 3

3

EXPOSURE & RISK QUESTIONS — INFANT & CHILD SAFETY

An infant sleeper tied to around 100 deaths was recalled after 10 years on the market, followed by wrongful death suits and class settlements. CPSC expects hazards reported within 24 hours; penalties run up to \$17.15 million per series of violations.

3-1 Does the applicant make products where infants sleep, sit, or are carried (sleepers, rockers, loungers, carriers)?

☐ Yes

☐ No

IF YES, EXPLAIN

3-2 Do any products contain small parts, magnets, button or coin batteries, or water beads?

☐ Yes

☐ No

IF YES, EXPLAIN

3-3	Do any products have cords, straps, or openings that could cause strangulation, entrapment, or suffocation?	☐ Yes ☐ No
IF YES, EXPLAIN		
3-4	Is every children's product tested by a CPSC-accepted lab, with a children's product certificate issued?	☐ Yes ☐ No
IF YES, EXPLAIN		
3-5	Are age grades set by documented age-determination guidelines rather than marketing?	☐ Yes ☐ No
IF YES, EXPLAIN		
3-6	Are production lots periodically re-tested, and are factory materials changes approved in advance?	☐ Yes ☐ No
IF YES, EXPLAIN		
3-7	Is there a process to report hazards to CPSC within 24 hours and track incident reports from consumers and SaferProducts.gov?	☐ Yes ☐ No
IF YES, EXPLAIN		
3-8	Has any product been recalled, or has CPSC opened a file on any product, in the last 10 years?	☐ Yes ☐ No
IF YES, EXPLAIN		

4 EXPOSURE & RISK QUESTIONS — FACTORIES, LICENSING & CONTRACTS

4-1	Are overseas factories audited for quality and social compliance at least annually?	☐ Yes ☐ No
IF YES, EXPLAIN		
4-2	Do factories carry products liability insurance that names the applicant and responds to U.S. suits?	☐ Yes ☐ No
IF YES, EXPLAIN		
4-3	Are pre-shipment inspections done on every order, with retained samples kept by lot?	☐ Yes ☐ No
IF YES, EXPLAIN		
4-4	Do licensors or retailers require indemnity, specific limits, or additional insured status?	☐ Yes ☐ No
IF YES, EXPLAIN		
4-5	Do any electronic toys collect data from children or connect to apps or the internet?	☐ Yes ☐ No
IF YES, EXPLAIN		
4-6	Do any products contain lithium batteries, heating elements, or chargers?	☐ Yes ☐ No
IF YES, EXPLAIN		
4-7	Are products and labels checked for state chemical laws (Prop 65, PFAS, heavy metals)?	☐ Yes ☐ No
IF YES, EXPLAIN		

5 PAYROLL, SALES & REVENUE

TOTAL ANNUAL PAYROLL (\$, ILLUSTRATIVE)	NUMBER OF EMPLOYEES	ANNUAL IMPORT VALUE (\$, ILLUSTRATIVE)
PROJECTED ANNUAL GROSS SALES (\$, ILLUSTRATIVE)	PRIOR YEAR SALES (\$, ILLUSTRATIVE)	INFANT / UNDER-3 PRODUCT SALES (\$, ILLUSTRATIVE)

6 PRIOR INSURANCE & LOSS HISTORY

Attach currently-valued loss runs for the last 10 years.

CURRENT PRODUCTS CARRIER

PRODUCTS LIMITS

RECALL LIMIT (IF ANY)

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6-1 Has any carrier declined, cancelled, or non-renewed coverage for this business in the last 5 years?

☐ Yes ☐ No

IF YES, EXPLAIN

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6-2 Has the applicant been named in a suit alleging a product caused a child's death or serious injury?

☐ Yes ☐ No

IF YES, EXPLAIN

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

6-3 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

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7 RISK MANAGEMENT & SAFETY

7-1 Is there a product safety committee that reviews new designs and incident reports?

☐ Yes ☐ No

IF YES, EXPLAIN

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7-2 Is there a written recall plan, tested with a mock recall in the last 2 years?

☐ Yes ☐ No

IF YES, EXPLAIN

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7-3 Are test reports, certificates, and incident files kept for at least 10 years?

☐ Yes ☐ No

IF YES, EXPLAIN

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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

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PRODUCER — CORY WASHINGTON & CO. LLC

PRODUCER SIGNATURE (TYPE FULL NAME)

DATE

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