CORY WASHINGTON & CO.

SMARTER RISK. STRONGER BUSINESS.

TRAVEL AGENCY SUPPLEMENTAL

Covers travel agencies, home-based agents, tour operators that package travel, and destination-wedding planners. Event planners use CWCO-SUP-PLANNER. Complete with ACORD 125.

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

SELLER OF TRAVEL REGISTRATIONS (STATES / NOS.)

HOST AGENCY / CONSORTIUM (IF ANY)

2 OPERATIONS

PRODUCT	% OF REVENUE

Products: cruises; tours and packages; air; hotels and resorts; destination weddings and groups; adventure travel; corporate travel; other.

ANNUAL GROSS BOOKINGS ($)

AVERAGE CLIENT FUNDS HELD ($)

AGENTS / CONTRACTORS

2-1 Does the agency collect client payments into its own account before paying suppliers? ☐ Yes ☐ No

IF YES, EXPLAIN

2-2 Does the agency operate its own tours or packages (acting as tour operator)? ☐ Yes ☐ No

IF YES, EXPLAIN

2-3 Does the agency book adventure activities (diving, climbing, off-road, water sports)? ☐ Yes ☐ No

IF YES, EXPLAIN

3 EXPOSURE & RISK QUESTIONS — CLIENT FUNDS, SUPPLIER FAILURE & REGISTRATION

Travel agencies often hold client deposits for months before travel, and supplier failures can strand travelers and leave refunds unpaid. Several states require seller-of-travel registration with trust accounts or bonds.

3-1 Is the agency registered as a seller of travel in every state that requires it? ☐ Yes ☐ No

IF YES, EXPLAIN

3-2 If yes to 2-1, are client funds held in a separate trust account where state law requires? ☐ Yes ☐ No

IF YES, EXPLAIN

3-3 Are suppliers checked for financial stability and industry protections before booking? ☐ Yes ☐ No

IF YES, EXPLAIN

3-4 Is travel insurance offered to every client? ☐ Yes ☐ No

IF YES, EXPLAIN

3-5 Are clients' declinations of travel insurance documented in writing? ☐ Yes ☐ No

IF YES, EXPLAIN

3-6 Are cancellation, refund, and supplier-failure terms disclosed in writing before payment? ☐ Yes ☐ No
IF YES, EXPLAIN

3-7 Is the applicant currently, or has it previously been, insured on a claims-made professional liability policy? ☐ Yes ☐ No
IF YES, EXPLAIN

3-8 Has any professional liability carrier declined, cancelled, or non-renewed the applicant? ☐ Yes ☐ No
IF YES, EXPLAIN

3-9 Does every professional complete the continuing education their license requires? ☐ Yes ☐ No
IF YES, EXPLAIN

3-10 Are client files kept under a written retention policy? ☐ Yes ☐ No
IF YES, EXPLAIN

3-11 Has the agency had a claim, state complaint, or client funds loss? ☐ Yes ☐ No
IF YES, EXPLAIN

CURRENT PL / E&O CARRIER	RETROACTIVE DATE	LIMIT / DEDUCTIBLE

4 EXPOSURE & RISK QUESTIONS — BOOKING ERRORS, ENTRY REQUIREMENTS & EXCURSIONS

4-1 Are itineraries and names checked against IDs before tickets are issued? ☐ Yes ☐ No
IF YES, EXPLAIN

4-2 Are clients told in writing to confirm passport, visa, and health-entry requirements? ☐ Yes ☐ No
IF YES, EXPLAIN

4-3 If yes to 2-2, do local tour and transport providers carry their own liability insurance? ☐ Yes ☐ No
IF YES, EXPLAIN

4-4 If yes to 2-3, do clients sign the supplier's waiver before adventure activities? ☐ Yes ☐ No
IF YES, EXPLAIN

4-5 If yes to 2-3, do clients receive written safety information for adventure activities? ☐ Yes ☐ No
IF YES, EXPLAIN

4-6 Is multi-factor authentication required on booking tools and email? ☐ Yes ☐ No
IF YES, EXPLAIN

5 REVENUE

ANNUAL COMMISSION / FEE REVENUE ($)	TOUR OPERATOR REVENUE ($)	TOTAL PAYROLL ($)

6 PRIOR INSURANCE & LOSS HISTORY

Attach currently valued loss runs for the last 5 years.

SELLER OF TRAVEL BOND AMOUNT ($)	GL CARRIER (Y / N)	CYBER COVERAGE (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 Is there a written plan for helping clients when trips are disrupted? ☐ Yes ☐ No

IF YES, EXPLAIN

7-2 Are client files kept for at least the state's statute of limitations? ☐ 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