

Covers tutoring companies, learning centers, test-prep and admissions-counseling firms, and online tutoring services. Licensed schools use CWCO-SUP-SCH; childcare CWCO-SUP-DAY. Complete with ACORD 125. Attach the tutor screening policy and code of conduct.

1 APPLICANT / BUSINESS INFORMATION

LEGAL BUSINESS NAME	DBA / BRAND	FEIN	YEARS IN BUSINESS
BUSINESS ADDRESS	CITY / STATE / ZIP	WEBSITE / PLATFORM	

Entity type:
☐ Sole proprietor ☐ LLC ☐ Corporation ☐ Franchise ☐ Nonprofit

PRIMARY CONTACT / TITLE	PHONE	EMAIL

2 OPERATIONS

SERVICE	% OF ANNUAL REVENUE

Services: K-12 academic tutoring; test prep (SAT, ACT, AP, graduate exams); learning differences and special education support; college admissions counseling; homework help and after-school programs; language instruction; school or district contracts; other.

Where sessions take place (check all that apply):

☐ Learning center ☐ Students' homes ☐ Online ☐ Schools or libraries ☐ Tutor's home

NUMBER OF TUTORS	STUDENTS PER YEAR	STUDENTS UNDER 18 (%)	TUTORS WHO ARE CONTRACTORS (%)

2-1 Does the applicant transport students? ☐ Yes ☐ No

IF YES, EXPLAIN

2-2 Does the applicant contract with schools or districts to provide tutoring? ☐ Yes ☐ No

IF YES, EXPLAIN

3 EXPOSURE & RISK QUESTIONS — CHILD SAFETY & SAFEGUARDING

Private tutoring is largely unregulated, yet tutors often work one-on-one with children in homes, small rooms, and online. Stanford's tutoring toolkit recommends fingerprint, state, sex-offender, and child-abuse registry checks for every tutor.

3-1 Does every tutor pass an FBI fingerprint-based criminal background check before working with students? ☐ Yes ☐ No

IF YES, EXPLAIN

3-2 Is every tutor checked against the national sex offender registry? ☐ Yes ☐ No

IF YES, EXPLAIN

3-3 Is every tutor checked against state child abuse registries where available? ☐ Yes ☐ No

IF YES, EXPLAIN

3-4 Are background checks repeated at least every 3 years? ☐ Yes ☐ No

IF YES, EXPLAIN

3-5 Is there a written code of conduct that bars contact with students outside scheduled sessions and approved channels? ☐ Yes ☐ No
IF YES, EXPLAIN

3-6 In learning centers, are all sessions held in rooms with windows or open sightlines? ☐ Yes ☐ No
IF YES, EXPLAIN

3-7 For in-home sessions, must a parent or guardian be home for the whole session? ☐ Yes ☐ No
IF YES, EXPLAIN

3-8 Are online sessions held on a company platform that records them? ☐ Yes ☐ No
IF YES, EXPLAIN

3-9 Are tutors trained at least yearly on abuse prevention and mandatory reporting? ☐ Yes ☐ No
IF YES, EXPLAIN

3-10 Has any student, parent, or staff member alleged misconduct by a tutor? ☐ Yes ☐ No
IF YES, EXPLAIN

4 EXPOSURE & RISK QUESTIONS — PROFESSIONAL SERVICES & GUARANTEES

4-1 Does the applicant advertise score or grade guarantees? ☐ Yes ☐ No
IF YES, EXPLAIN

4-2 If yes to 4-1, is the only remedy a written refund or extra sessions? ☐ Yes ☐ No
IF YES, EXPLAIN

4-3 Are learning-disability assessments or diagnoses done only by licensed psychologists or other licensed professionals? ☐ Yes ☐ No
IF YES, EXPLAIN

4-4 Do admissions counselors use written engagement letters stating that the student submits applications and meets deadlines? ☐ Yes ☐ No
IF YES, EXPLAIN

4-5 Has a client claimed the applicant's advice, assessment, or instruction caused a missed deadline, lost admission, or other harm? ☐ Yes ☐ No
IF YES, EXPLAIN

5 EXPOSURE & RISK QUESTIONS — STUDENT DATA & CONTRACTS

5-1 Does the applicant collect personal information online from children under 13? ☐ Yes ☐ No
IF YES, EXPLAIN

5-2 If yes to 5-1, is verifiable parental consent obtained as COPPA requires? ☐ Yes ☐ No
IF YES, EXPLAIN

5-3 Is multi-factor authentication required on the tutoring platform and email? ☐ Yes ☐ No
IF YES, EXPLAIN

5-4 If yes to 2-2, do school contracts require the applicant to indemnify the school? ☐ Yes ☐ No
IF YES, EXPLAIN

5-5 If yes to 2-2, do school contracts require a minimum abuse and molestation limit? ☐ Yes ☐ No
IF YES, EXPLAIN

6 PAYROLL, SALES & REVENUE

TOTAL ANNUAL PAYROLL (\$)	PAID TO CONTRACT TUTORS (\$)	SCHOOL / DISTRICT CONTRACT REVENUE (\$)
PROJECTED ANNUAL GROSS REVENUE (\$)	PRIOR YEAR ACTUAL REVENUE (\$)	ONLINE REVENUE (\$)

7 PRIOR INSURANCE & LOSS HISTORY

Attach currently valued loss runs for the last 5 years.

PROFESSIONAL / E&O CARRIER / LIMITS

ABUSE & MOLESTATION LIMIT

GL CARRIER / LIMITS

7-1 Has any carrier declined, cancelled, or non-renewed coverage for this operation in the last 5 years?

☐ Yes ☐ No

IF YES, EXPLAIN

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

7-2 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

8 RISK MANAGEMENT

8-1 Are session records (dates, times, locations, tutors) kept for at least 10 years?

☐ Yes ☐ No

IF YES, EXPLAIN

8-2 Must contract tutors carry their own liability, including abuse coverage, naming the applicant?

☐ Yes ☐ No

IF YES, EXPLAIN

9 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