

Covers web design and development agencies, app developers, and freelance developers building for clients. Also complete CWCO-SUP-CYBER. Complete with ACORD 125. Attach a standard client contract or statement of work.

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

2 OPERATIONS

SERVICE	% OF REVENUE

Services: website design and build; e-commerce sites; mobile apps; custom web applications; hosting and maintenance; SEO and digital marketing; AI integrations; other.

PROJECTS PER YEAR	LARGEST PROJECT VALUE (\$)	DEVELOPERS	SUBCONTRACTED WORK (%)

2-1 Does the applicant host or maintain client sites after launch? ☐ Yes ☐ No
 IF YES, EXPLAIN

2-2 Does the applicant build e-commerce or payment functionality? ☐ Yes ☐ No
 IF YES, EXPLAIN

2-3 Does the applicant use offshore or freelance developers? ☐ Yes ☐ No
 IF YES, EXPLAIN

3 EXPOSURE & RISK QUESTIONS — DELIVERABLES, SCOPE & ACCESSIBILITY

Developers face claims when a project runs late, breaks, or exposes the client — including the thousands of website accessibility suits filed each year, where businesses often seek indemnity from the firm that built the site.

3-1 Does every project have a signed statement of work defining deliverables and acceptance criteria? ☐ Yes ☐ No
 IF YES, EXPLAIN

3-2 Are scope changes approved in writing before work is done? ☐ Yes ☐ No
 IF YES, EXPLAIN

3-3 Are sites and apps tested against WCAG accessibility guidelines before launch? ☐ Yes ☐ No
 IF YES, EXPLAIN

3-4 Does the contract state whether the applicant is responsible for accessibility compliance? ☐ Yes ☐ No
 IF YES, EXPLAIN

3-5 Are images, fonts, and media used in client work licensed, with records kept? ☐ Yes ☐ No
 IF YES, EXPLAIN

3-6	Does the contract cap the applicant's liability?	☐ Yes ☐ No
IF YES, EXPLAIN		
3-7	Does the contract exclude consequential damages such as lost profits?	☐ Yes ☐ No
IF YES, EXPLAIN		
3-8	Has a client disputed payment or claimed a missed deadline or defect?	☐ Yes ☐ No
IF YES, EXPLAIN		
3-9	Has a client sought indemnity from the applicant for an accessibility suit?	☐ Yes ☐ No
IF YES, EXPLAIN		

4 EXPOSURE & RISK QUESTIONS — CLIENT CREDENTIALS, HOSTING & SECURITY

4-1	Are client logins stored in a password manager with multi-factor authentication?	☐ Yes ☐ No
IF YES, EXPLAIN		
4-2	Are client access rights removed when a project ends?	☐ Yes ☐ No
IF YES, EXPLAIN		
4-3	If yes to 2-1, are hosted sites' plugins, frameworks, and servers patched on a schedule?	☐ Yes ☐ No
IF YES, EXPLAIN		
4-4	If yes to 2-1, are hosted sites backed up daily?	☐ Yes ☐ No
IF YES, EXPLAIN		
4-5	If yes to 2-1, are backups stored separately from the hosting server?	☐ Yes ☐ No
IF YES, EXPLAIN		
4-6	If yes to 2-2, is payment processing handled by a PCI-compliant provider rather than stored on client servers?	☐ Yes ☐ No
IF YES, EXPLAIN		
4-7	Has a client site built or hosted by the applicant been hacked or defaced?	☐ Yes ☐ No
IF YES, EXPLAIN		

5 EXPOSURE & RISK QUESTIONS — SUBCONTRACTORS & IP

5-1	If yes to 2-3, do subcontracted developers sign agreements assigning IP and protecting confidentiality?	☐ Yes ☐ No
IF YES, EXPLAIN		
5-2	Does the contract state who owns the code and when ownership transfers to the client?	☐ Yes ☐ No
IF YES, EXPLAIN		
5-3	Are AI-generated code and content reviewed for licensing issues before delivery?	☐ Yes ☐ No
IF YES, EXPLAIN		

6 PAYROLL, SALES & REVENUE

TOTAL ANNUAL PAYROLL (\$)	PROJECTED ANNUAL GROSS REVENUE (\$)	HOSTING / MAINTENANCE REVENUE (\$)

7 PRIOR INSURANCE & LOSS HISTORY

Attach currently valued loss runs for the last 5 years.

TECH E&O / CYBER CARRIER / LIMITS

RETROACTIVE DATE

GL CARRIER / LIMITS

7-1 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

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 project milestones signed off by the client in writing?

☐ Yes ☐ No

IF YES, EXPLAIN

8-2 Is project communication kept in a system that preserves the record?

☐ 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