Winchester-Clark County, KY Entrepreneurial Academy

Higher-Risk Business Acknowledgment Form

Required before public event clearance · Completed with the Program Director

The WCEA carries general liability insurance for normal program activities. Some business categories carry risks that general coverage doesn't fully address. This form makes sure your family knows exactly what's different about this specific business before your student sells to the public at any WCEA event — the Soft Launch Event, Pitch Night, or Demo Day.

Student name:	**Business name:**

Brief description of the product or service:

Section 1 — Which Category Applies

Check every category that applies. A business can fall into more than one.

☐ Food requiring refrigeration (non-refrigerated cottage food like baked goods, jams, and candy is not higher-risk)

☐ Cosmetics or skincare (lotions, soaps, lip balm, bath products, etc.)

☐ Candles or other open-flame products

☐ Children's products (toys or items made for children's use)

☐ Animal handling (pet products or animal-related services)

☐ Physical activity services (fitness, sports training, classes)

☐ Short-term rental concepts (renting out equipment, space, or items)

☐ Personal care services (hair braiding, nail services, and similar — Kentucky professional licensing may apply)

☐ Transportation and delivery (vehicle-based services)

Section 2 — What Makes Each Category Different

Read the entries below for whichever category you checked. WCEA provides general business education — not legal advice — so your family is responsible for confirming exactly what applies to this specific product or service.

Food requiring refrigeration

Refrigerated food carries temperature-control requirements and food safety liability that non-refrigerated cottage food (baked goods, jams, candy) does not. The Clark County Health Department may require a permit. Confirm what applies to this specific product, and have a written food safety plan, before it's sold to the public.

Cosmetics or skincare

Homemade cosmetics and skincare products carry real allergy and skin-reaction risk. Ingredient labeling and basic sanitation practices matter, and a customer's allergic reaction isn't automatically covered by WCEA's insurance.

Candles or other open-flame products

Burn and fire risk matter even for a product that's unlit most of the time. Clear safety warnings, proper packaging, and honest burn-time labeling reduce real risk to real customers.

Children's products

Federal safety rules apply to products made for children's use — choking hazards, small parts, and material safety all matter, even for handmade items. This is one of the more strictly regulated categories, so confirm what applies before selling.

Animal handling

Bites, scratches, and allergic reactions are real possibilities any time animals are part of a business, even briefly at a public event. Keep handling controlled and keep animals separated from food sales areas.

Physical activity services

Any service involving physical exertion or instruction carries injury risk. Liability waivers for participants and appropriate supervision matter here, even for a short demonstration.

Short-term rental concepts

Renting out property, equipment, or space carries damage and liability risk that's different from a simple product sale, plus possible local rules depending on exactly what's being rented.

Personal care services

Services like hair braiding or nail services can require a Kentucky professional license depending on exactly what's offered. Confirm whether a license applies to this specific service before it's sold to the public.

Transportation and delivery

Any service involving a vehicle brings in insurance requirements and, for the person actually driving, a valid driver's license. Confirm coverage and who is legally allowed to drive before this service is offered.

Section 3 — What WCEA's Insurance Does and Doesn't Cover

WCEA's general liability policy covers normal program activities — sessions, events, and standard program operations. It does not automatically extend to every risk created by a specific student's business activity, particularly in the higher-risk categories above. Families bear primary responsibility for risks arising from their student's specific business.

Section 4 — What Your Family Agrees To

☐ I understand this business falls into a higher-risk category as checked in Section 1.

☐ I understand WCEA's general liability insurance may not cover all risks specific to this category.

☐ I have researched, or will research before the first public sale, any permits, licenses, labeling, or safety requirements that apply to this specific product or service.

☐ I understand my family bears primary responsibility for risks arising from this specific business activity.

☐ I understand this form must be on file with the Program Director before this business may sell or operate at any WCEA public event.

☐ I have discussed these considerations with my student.

This is not a denial.
Most higher-risk businesses move forward without issue once the right basics are in place. This form exists so no family is surprised later by something they could have known about now.

Section 5 — Signatures

Parent / guardian printed name	Student printed name
Parent / guardian signature	Student signature (age 13+)
Date signed	Business name

Program Director use only
Category confirmed: ____
Reviewed by: ______________________ Date: _____________
Cleared for public event participation: ☐ Yes ☐ Not yet — pending: __________________________