

## **GYMNASTICS SCHOOLS/CLUBS**

Insurance Program and Application

REQUIRED TO QUOTE - Complete pages 3 - 7, plus page 17 Pages 8 - 16, complete if applicable

## **PROGRAM DESCRIPTION**

This program has been designed for U.S.-based gymnastics schools/clubs specializing in the instruction of gymnastics, tumbling, cheerleading/dance and related programs. Coverage provided includes important liability protection for the school/ club including its employees and volunteers, for liability claims arising out of its operations.

For eligible gymnastic schools/clubs, your covered operations consist of operations and activities at your locations involving member/registered gymnastic or cheer members/participants, under your direct supervision or organized by you, that have been reported to and approved by the company and for which the applicable premium has been paid; and member only camps, off-site competitions, demonstrations, parades and fundraising activities, directly associated with the above that are under your direct supervision or organized by you.

"Covered Operations" may also include: ancillary instructional or learning programs for sports or activities besides gymnastic and cheer that are under your direct supervision or organized by you, that have been reported to and approved by the Company, and for which the applicable premium has been paid; birthday/social parties, open gym or special events at your premises that are under your direct supervision or organized by you, that have been reported to and approved by the company, and for which the appropriate premium has been paid; camps/ clinics involving non-registered/member participants or camps/ clinics with off-site premises activities/programs that are under your supervision or organized by you, that have been reported to and approved by the Company, and for which the applicable premium has been paid; and meets, competitions or events hosted by you and under your direct supervision or organized by you, that have been reported to and approved by the company, and for which the appropriate premium has been paid.

Coverage is provided by a carrier rated A (Excellent) by A.M. Best Company.

## **INELIGIBLE OPERATIONS**

Operations not eligible for this program include, but are not limited to the following:

- · Circus skills training
- · Your operations as a sports complex or multi-purpose facility, except for those sport(s) and/or subsidiary activities you have reported to, approved by us, and the appropriate premium paid
- Trampoline parks/facilities (defined as any facility having multiple trampoline beds positioned closely together and used for recreational activities)

## **ELIGIBLE OPERATIONS**

Gymnastics schools/clubs providing any of the following activities as their primary operations are eligible for this program.

- Artistic gymnastics
- · Cheerleading
- Competitive gymnastics
- Group gymnastics Mobile gymnastics
- programs "Mommy & Me"/"Me & My Pal"/"Parent-Tot"
- · Pre-school gymnastics

- Recreational gymnastics
- Rhythmic gymnastics · Sports acrobatics
- (USAG sanctioned)
- Trampolines (instruction/ training classes programs only)
- Tumble buses
- Tumbling

#### NOTE:

- Failure to report all operations may jeopardize coverage at time of loss.
- · If your operations consist of cheerleading only (no gymnastics), please contact us for the proper enrollment form to complete.
- Expanded eligibility for Ninja/Obstacle/Parkour programs including youth and adult, warp walls, manufactured equipment only (subject to underwriting approval)



## 1. How soon does coverage start? When will we receive proof of coverage?

Once we have received, reviewed and approved your completed enrollment form, coverage can be bound upon receipt of your signed approval of our quote with the appropriate premium. Please allow adequate time for us to process your enrollment form and issue certificates.

#### 2. We are a newly formed school/club and we are not sure how many students we will have, how should I report my student count?

You need to report the number of students you project to have enrolled at the busiest time of year. You may add additional students at any time by using the gymnastics supplement form.

## 3. Is coverage under this policy extended to independent contractors (non-employees) working on behalf of the gym?

Independent contractors (non-employees) are not covered under this program. We do, however, offer an insurance program specifically designed for independent contractors that directly supervise an individual or group engaged in gymnastics or cheer activities. Within this coverage, the independent contractor instructor can list your gym as an additional insured while instructing at your gym or as a part of your operations. Coverage for independent instructors can be purchased online or by contacting us.

# 4. Is my school/club covered for a meet or competition that we are hosting that involves non-registered students/members?

Coverage is included for meets or competitions you host that only include students/members of your school or club. To obtain coverage for an event that includes non-registered students/ members, please contact us for coverage options available.

## 5. Am I allowed to transport students to activities such as meets, competitions or events?

This insurance program does not provide coverage for the transportation of students. Should the transportation of students be necessary for your operation, we suggest that you consult a licensed insurance agent in your area to provide you with commercial automobile coverage for this type of exposure.

#### 6. Can I use a Tumble Trak at my gymnastics school?

Yes. We provide coverage for the use of Tumble Traks and trampolines as a part of your school/club teaching apparatus. In addition, limited coverage may be available for inflatable structures through this program. Refer to page 12.

## 7. Will we receive a policy after submitting the enrollment form?

Coverage offered under this program is exclusively through Sports, Leisure and Entertainment Risk Purchasing Group (RPG). The RPG receives a master policy from the company. Submission of this enrollment form confirms your desire to receive coverage through the RPG. Each member will receive their own certificate of insurance as their evidence of coverage. The limits of insurance apply individually to each insured member organization-there are no shared limits of liability with any other members. A copy of the RPG master policy can be requested in writing to: K&K Insurance Group, Inc., 1712 Magnavox Way, Fort Wayne, IN 46804.

#### 8. What constitutes a member?

A member is an individual who regularly takes classes at your facility. A member is not someone who participates only in your camp/clinic/open gyms.

#### 9. Do I have coverage for virtual training?

Coverage does extend to incidental virtual training provided by you (the named insured) to your members. The policy is intended to extend bodily injury coverage for training available to your members only (through a private platform such as a password protected website or a closed Facebook group) - Coverage does not extend to any training material that is accessible to the general public.

Reasonable precautions should be taken when assessing potential new members online, including but not limited to: health assessments, waivers/release forms, and interviews prior to instruction or training. We encourage you to consult with an attorney to consider special waiver/release agreements that will apply specifically to virtual training.

Virtual training/instruction does not extend to any training/ instruction that includes gymnastic apparatuses, tumbling, or stunting (including pyramids), or in-water activities. We do not provide coverage for cyber liability, so if you are taking payment or collecting personal information online and it is compromised, there would be no coverage under the general liability policy.

This brochure is for illustrative purposes only and is not a contract of insurance. You must refer to the actual policy for complete information regarding coverage terms, conditions and exclusions as they may change from one coverage period to the next. You may request a copy of the full policy by submitting a written request to us.

K&K Insurance Group, Inc. • P.O. Box 2338 • Fort Wayne, IN 46801-2338 • 1-800-648-6406 • Fax 1-260-459-5940 Website www.kandkinsurance.com • Email info@gymnasticsinsurance-kk.com K&K Insurance Group, Inc. is a licensed insurance producer in all states (FL license #L007299; TX license #13924); operating in CA, NY and MI as K&K Insurance Agency (CA license #0334819)



Completion of this enrollment form confirms your desire to obtain insurance through the Sports, Leisure and Entertainment Risk Purchasing Group. An RPG provides group purchasing power for similar risks resulting in potential advantageous coverage terms, competitive rates, risk management bulletins, and rewards for favorable group loss experience. An RPG administration fee may be charged. The submission of this enrollment form and/or the acceptance of payment does not guarantee coverage. Certain operations are not eligible for coverage by this program. We reserve the right to decline any request for coverage and payment plan options.

1.	Complete	all	applicabl	e sections	(print	legibly	)

TO AVOID QUOTING DELAYS:

2. Sign and date where required

3. Remit completed application (REQUIRED - pages 3-7 & 17; pages 8-16 for optionals)

### **GENERAL INFORMATION**

am a new account O I am renewing my coverage
legal name of business:
e: This is the name that will appear on your Certificate of Insurance. If your company is a Sole Proprietorship, then this will be your personal name BA.
licant is a: $ { m O}$ Sole Proprietorship $ { m O}$ Limited Liability Co. $ { m O}$ Corporation $ { m O}$ Partnership
O Other (describe):
ling address:
r: State: Zip:
ntact name: Phone: ()
l: () Fax: ()
nail: Website:

(By listing an email address, you are giving us permission to contact you by email about your policy. Refer to page 17 for Electronic Disclosure/Consent)

## LOCATIONS

Please list locations you own or operate on a 24 hour basis, if different than the mailing location above.

(Note: Temporary leased spaces or mobile program sites should not be listed here, only your owned/operated location sites. You can add temporary/mobile locations on the certificate request section if evidence of coverage or additional insured status is needed on page 16)

Location 1.					_
	Street Address	City	State	Zip	
Location 2:					
	Street Address	City	State	Zip	

DATES

Location 1.

Annual coverage will begin the day after the completed enrollment form and premium are received and approved by us, or on a later date you specify below. (If renewing coverage, please provide the expiration date of your current policy).

O Start my coverage on this date: \_\_\_\_\_/ \_\_\_\_/

#### **BUSINESS INFORMATION**

1.	# of years in business?	# of years of current management?	
•••		" of youro of our one management.	

2. What are your total annual gross sales from all operations (before expenses)? \$\_\_\_\_\_

З.	# of Instructors:	a) Employed:	Full-time	Part-time	b)	Independent contractors:_
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(This program provides coverage for instructors and personnel who are employees of the named insured and does not extend to independent gymnastic or cheer instructors. Coverage for independent gymnastic or cheer instructors can be purchased by contacting us or through a separate sports instructor application found at www.sportsinsurance-kk.com)

4. Are any of your instructors under the age of 21?

If yes, do you always have a staff member over the age of 21 on site during open hours? m O Yes m O No

5. Are all instructors/coaches who are training and instructing students to compete in events at the optional routine levels (levels 7-10 & Elite) certified?

O N/A O Yes O No

O Yes O No

	<b>BUSINESS IN</b>	FORMATION CONTI	NUED	
6. Is at least one instructor/coach	CPR/first aid certified a	and on-site during open hou	rs?	O Yes O No
7. Is your student/instructor ratio for	or a typical class 10:1	or less?		O Yes O No
<ol> <li>Do you require a waiver to be s as a part of your registration an programs/activities as well as a</li> </ol>	ing part in	○ Yes ○ No ?		
If no, please explain:				
9. Do you have a formal process t	o store and maintain s	igned waivers for at least 2 y	vears?	O Yes O No
<ul> <li>10. Please identify all programs, act Notes:</li> <li>You must identify an exposure request for coverage.</li> <li>Coverage will not extend to preserve the second secon</li></ul>	e for coverage to be co	nsidered and approved. The	company reserve	
<ul> <li>Child/adult instructional gym (Adult participates with child in cla</li> <li>Cheerleading</li> <li>Competitive/Artistic gymnas: What levels are trained?</li> <li>Mobile gymnastic programs</li> </ul>	ass, ex: Mommy & Me) tics	<ul> <li>Trampolines (instruction</li> <li>Pre-school gymnastics</li> <li>Recreational gymnastics</li> <li>Rhythmic gymnastics</li> <li>Sports acrobatics (USA)</li> <li>Tumble bus</li> <li>Tumbling</li> </ul>	cs	
Ancillary instructional or lea O Dance O Drama/Theater O Martial arts O Pilates/Yoga/Aerobics	iming programs	<ul> <li>O Swimming (instruction</li> <li>O Strength conditioning a</li> <li>O Weightlifting</li> <li>O Other:</li> </ul>	area/programs	
Other operations/exposures	<u>:</u>			
<ul> <li>○ Batting cages *</li> <li>○ Birthday parties</li> <li>○ Camps/Clinics</li> <li>○ Circus arts/skills training *</li> <li>○ Climbing walls/ropes/cargo r</li> <li>○ Inflatables</li> <li>○ Massage therapy *</li> <li>○ Obstacle course type training classes/activities such as US Ninja Challenge<sup>™</sup>, USAIGC Warrior Program, etc.</li> </ul>	gymnast O Parents O Physical O Restaura O Snack/ju G O Social ev SA O Spas and	arkour, Urban/Extreme ics, Tricking, Free-running night out 'Sports rehab therapy* ants* ice bars	<ul> <li>○ Whirlpools, ⊢</li> <li>○ Ziplines/slack</li> </ul>	s* Hot tubs, or Jacuzzis*
*NOTE: These activities/service	s are excluded under t	his program.		
	FACILITY/OF	PERATIONS INFORM	IATION	
Your facility exposures/operations a make sure all questions are answer	re subject to underwrit	ing review and approval. Ac		charges may apply. Pleas
<ol> <li>Do you operate a retail store/pro If yes,         <ul> <li>a) Identify the products you sell</li> <li>O Clothing O Nutritional su</li> </ul> </li> </ol>	shop? or distribute.	-	O Yes	O No

\_\_\_\_ Other (describe):

O Equipment (describe): \_

b) Do you private label or manufacture your own products?

c) What are your total annual gross sales from the products you sell/distribute? \$\_

O No

O Yes

MASS MERCH GYM 1022-MK 2/2022

		FACILITY/OPERATION	NS INFORMATION CONTIN	NUED	
2.	Do you host meets, comp	etitions, or events involving othe	r schools/clubs?	O Yes	O No
	If yes, are your events US	SAG sanctioned?		${\rm O}$ Yes	O No
	NOTES · USAG sanction	ned events are ineligible for this o	optional coverage, since they are cov	vered by USA	G.
	gym does not	extend to those non-member par	that include participants who are not ticipants. If you would like for liability ase complete the underwriting quest	and medical p	oayments
3.	Do you sublease your gy	mnastic facility to others?		${\rm O}$ Yes	O No
	If yes, a) Describe the operation	ns of the sublease:			
	, .	cate of insurance and require to ot cover subleased events/activities)	be named an Additional Insured?	${\rm O}$ Yes	O No
4.		de or modified equipment in you	-	${\rm O}$ Yes	O No
	If yes, please describe at (Note: Must submit picture	nd <u>provide a picture</u> : es if you have homemade or modified e	equipment for your equipment to be conside	ered and approve	ed)
5.			eck all that apply and provide pictures of		
			renced below or any similar type dev		
	O Climbing Wall	Maximum Height?	Safety Harness Used?	O Yes	O No
	O Cargo Net	Maximum Height?		O Yes	O No
	O Climbing Rope	Maximum Height?	-	O Yes	O No
	O Slack Lines	Maximum Height?		O Yes	O No
	O Trapeze	Maximum Height?	-	O Yes	O No
	O Zip Line	Maximum Height?		O Yes	O No
	O Other:	-		O Yes	
NC	ground without a safety	harness are not eligible for cove			om the
	<ul> <li>Climbing walls exceedi</li> </ul>	ng 10 feet in height with no safet	y harness are excluded under this pr	ogram.	
7.	Do you have a foam pit(s If yes:	s)?		O Yes	O No
	a) Do you have a written it provided to all staff?	maintenance and use procedure	e manual in place and is	O Yes	O No
		t all times by a certified trainer/in		O Yes	O No
		procedures with all members/par	ticipants before using	O Yes	O No
		gymnastics and/or cheerleading es:		O Yes	O No
		ff/rotate the blocks?	(i.e.: once a month, once a (i.e.: once a week, once a		
			Cushion/mat O Trampoline/susper	nsion	
8.	Do you have a designate	d play/soft-play area for children		O Yes	O No
	If yes: a) Is it used only for instr			O Yes	O No
	b) What is the age limit for			O Yes	O No
		o the public on a 'pay for play' ba nnual receipts from this operatio			
Page	5 of 18	•		MASS MEF	RCH GYM 1022-

9. C	Oo you provide childcare/r	ursery/babysitting	/before	& after school services at your gym?	Ο	Yes	O No
li	f yes, do you have a day o	care license?			Ο	Yes	O No
	If you <u>DO</u> have a day	care license:					
	a) Do you carry sep b) Please provide:	parate insurance co	overag	e for this exposure?	0	Yes	O No
				alian Number	to	- Devi	
	Ca	rrier Name	F	Policy Number C	overag	e Perio	DO
	If you <u>DO NOT</u> have a after school services:	a day care license	but yoı	u provide childcare/nursery/babysitting/b	pefore &	<u>k</u>	
	a) Are parents requ	ired to sign childre	en in ai	nd out?	Ο	Yes	O No
	b) Are waivers sign	ed by a parent/gua	ardian	<b>)</b>	Ο	Yes	O No
	c) Are staff membe	rs CPR and first a	id train	ed?	Ο	Yes	O No
				children are in your care?	0	Yes	O No
	e) Does your emplo		ask th	e staff applicant if they have ever been	0	Yes	O No
	<ul> <li>f) Is the childcare s</li> <li>child/sexual abu</li> </ul>		cies ap	plicable to the prevention of	О	Yes	O No
	g) Do the procedur reported to law e		wn or	suspected abuse incidents must be	0	Yes	O No
10.	Do you or your staff eve (Note: Transportation o				О	Yes	O No
11.	Do you ever take particip activities, other than for			mises for any programs, camps and/or d demonstrations?	0	Yes	O No
	If yes, and you take part	icipants away from	ו your	premises,			
	,			y) $\operatorname{O}$ Gymnastics programs $\operatorname{O}$ Camps		; O 0	ther:
	<ul> <li>b) Are separate signation</li> <li>for off-site activities</li> <li>c) Identify all off-site</li> </ul>	ties?		ned from parents/legal guardians to allo		Yes	O No
						- ·	
		ark	U	Local park (describe activities):	-		ght camping retreat
	<ul><li>O Hiking</li><li>O Historical mus</li></ul>		О	Local sports game (describe):			course and/or le course
	~				-		skiing/snowboarding
	O Horseback rid	÷	Ο	Miniature golf	~		pads/water parks
	O Bowling ally	er skalling	Ο	Movie theatre		-	oard park
	O Mall		Ο	Open water activities			the beach
		feguards on duty		(skiing, canoeing, etc.)			
	d) Do you maintai	n a participant/our	onvino	r ratio of at least 10 to 1? O Yes $($	) No		
				site locations? (check all that apply)			
		O Hired Bus/Vehicle O Walk – distance walked:					
	-	e (owned by you)		O Public Transportation (subway, b		.)	
		use describe):		· · · · · · · · · · · · · · · · · · ·			

(Note: off-site activities are subject to approval and must be reported prior to taking place for coverage consideration and approval. Additional premium charges may apply).

		FACILITY/OPERATIONS INFORMATION CONTINUE	D	
12.Do y If ye:		any overnight events/activities?	O Yes	O No
-		rograms/activities have overnight events/activities? (check all that apply)		
	O Pare	ent's night out $ { m O}$ Overnight Camps/clinics $ { m O}$ Other:		
		age group attending		
		hours of the event/activity am/pm to am/pm	~	2
,		supervisors over the age of 21?	O Yes	O No
e)		have any parents and/or volunteers to assist with supervision? do you run background checks on all of these individuals?	O Yes O Yes	O No O No
f)		have at least 2 employees on-site during the event/activity?	O Yes	O No
/	-	be the type of activities that take place during the event/activity:	0 100	
•	Do you	require separate waivers to be signed by all participants and/or their parents guardian?	O Yes	O No
i)		se overnight events/activities take place at your facility? lease explain:	O Yes	O No
13. lf yo	ou suspe	ct an participant has a concussion, do you have an action plan that includes:		
a)	Immedi	ately removing the participant from the class, event or competition?	${\rm O}$ Yes	${\rm O}$ No
b)		g the participant out of the class, event or competition until they provide clearance from a licensed physician?	O Yes	O No
14. <b>FOR</b>	R NEW A	CCOUNTS ONLY		
Do	you hav	e current coverage in place?	${\rm O}$ Yes	O No
lf	no, pleas	se check/explain:		
	O Nev	v business operation O Other, please explain:		
lf	yes:			
	a) Na	me(s) of current carrier(s): Expiration date(s):		
	b) Is y	our current carrier non-renewing your coverage?	${\rm O}$ Yes	O No
	lf	yes, why?		
	lf Ir	he past 4 years, have you had any losses? yes, please <u>provide</u> current loss runs with at least 4 years of loss history, including addition, please describe any liability or medical claims over \$5,000 that have bee surance coverage for those years.	-	ent year.
N	ote: We o	cannot provide a quote without loss history documentation		
	G	MNASTIC / TUMBLING / TRAMPOLINE / SPORTS ACROBATICS / CHEERI MEMBERSHIP INFORMATION	EADING	G
2. Are a 3. Are y If 4. Pleas	all of you vou seek yes, ple se provic	el/club a member of USA Gymnastics? O Yes O No r coaching staff USAG certified coaches? O Yes O No ing limits of insurance above 1,000,000? O Yes O No ase advise limit requested \$ le the maximum number of students projected to be enrolled at the busiest time mbling, trampoline, sports acrobatics and cheerleading programs.	e of year	in your
		Age Groups Number of Students/Member	s	
		Ages 4 & Under		
		Ages 5 & 6		

Ages 7 – 12 Ages 13 – 17 Ages 18 & Over

#### ANCILLARY INSTRUCTIONAL OR LEARNING PROGRAMS

Coverage for ancillary instructional or learning programs will be excluded unless reported to and approved by the insurance company, and for which premium (if applicable) is paid.

Ancillary programs are additional instructional classes that you offer at your facility. Birthday parties, camps/clinics, open gym,

or parkour type classes are not considered ancillary programs and will be reviewed/rated in the succeeding pages.

#### O Check here and skip this section, if you do not offer any ancillary programs

<ol> <li>Do you offer martial arts programs or classes? If yes,</li> </ol>	${\rm O}$ Yes	O No
a) Do you offer any type of martial arts involving sharpened or bladed weapons?	${\rm O}$ Yes	${\rm O}$ No
b) Do you offer any type of sparring or full contact martial arts, including (but not limited to) kickboxing, brazilian jui jitsu, mixed martial arts or ultimate fighting?	O Yes	O No
c) Who conducts these classes? (check all that apply)		
m O your staff $ m O$ independent contractors		
<ul> <li>If services are provided by an independent contractor, do you require them to carry their own liability insurance and name you as an additional insured on their policy?</li> </ul>	O Yes	O No
Note:		
The following styles of martial arts are not eligible for coverage under this program: boxing (contact/sparring), din kali/escrima, mixed martial arts, savate, savoc kali, thai boxing/muay thai, training programs for law enforcement.	, 0	,

kali/escrima, mixed martial arts, savate, savoc kali, thai boxing/muay thai, training programs for law enforcement, public safety and military personnel, ultimate fighting/extreme fighting/cage fighting and wrestling.

- 2. Do you offer any open water activities (e.g. in lakes, ponds, ocean, river) ? O Yes O No (Note: any activities taking place on open water are excluded under this policy)
- 3. Please provide the maximum number of students to be enrolled at the busiest time of year in each of your ancillary programs. Should your ancillary program(s) not be listed below, please write in the type of program in the other line. Ancillary programs are subject to approval by us.

Type of Activity	Number of Students/Members
Swimming (instructional classes/programs)	
Yoga and/or Exercise programs/classes: (List the types of exercise programs offered)	
Dance, drama and/or theater programs/classes: (List the styles/types of classes offered)	
Martial Arts programs or classes: (List the styles of martial arts offered)	
Other (please describe):	

#### ON-SITE BIRTHDAY PARTIES ON-SITE OPEN GYM / PARENTS NIGHT OUT / SPECIAL EVENTS

Coverage for parties, open gym time and special events activities will be excluded unless reported to and approved by the insurance company, and for which premium (if applicable), is paid.

O Check here and skip this section, if you do not offer any birthday or social parties, open gyms, special events/parents night out events

1.	What is your total estimated annual receipts for parties, open gym and special events?			
2.	Do you require a waiver to be signed by all participants and/or their parents and/or guardian taking part in these activities?	OY	/es	O No
3.	Is your student/instructor ratio for a typical class 10:1 or less?	ОY	/es	O No
4.	Are participants allowed to use apparatuses during these events/activities? (Apparatus include: trampolines, zip-lines, foam pit, silks, uneven bars, horizontal bar, rings, bounce houses)	ОY	/es	O No
	If yes, is each apparatus supervised during the event at all times by someone who is appropriately trained and over the age of 21?	OY	/es	O No
5.	Do all attendees attend a safety briefing prior to participation?	ОY	/es	O No
6.	Do you host/hold open gym, parents night out, special events or other social parties? If yes:	ОY	/es	O No
	a. Are these events open to the public/non-member guests?	ОY	/es	O No
	b. Describe:			

7. Do you have birthday parties?

If yes, please complete section below.

Type of Birthday Party	Number of Birthday Parties
<b>Birthday Parties</b> (a party for the honoree who is age 15 or younger with the majority of the attendees/participants being age 15 or younger)	

O Yes O No

#### CAMPS / CLINICS

Coverage for these activities will be excluded unless reported to and approved by the insurance company, and for which premium (if applicable), is paid. This section should be completed if you host camps/clinics.

0	Check here if you do not offer any camps/clinics		
1.	Who participates in your camps/clinics? O Members Only O Members and Non-Member	S	
2.	Where are your camps/clinics held? (Check all that apply) O On-Site with NO off-site activities O On-Site with off-site activities O Off-Site		
3.	Do you require a separate waiver to be signed by all participants and/or their parents and/or guardian taking part in your camps/clinics?	O Yes	O No
4.	Is your student/instructor ratio for a typical class 10:1 or less?	O Yes	O No
5.	Does your camp/clinic include any outside inflatables or water activities? If yes, please provide pictures of the inflatables along with details on the type of activity for review and approval.	O Yes	O No
6.	Do you hold any activities off-site (other than at your gymnastics facility)? If yes, please make sure to complete question #11 on page 6.	O Yes	O No
7.	Do your on-site camp activities include any activities/events other than gymnastics? If yes, please describe activities/events:	O Yes	O No

8. Please list your camp sessions below for coverage to extend to these camps/clinics. Should you have more than one camp, please provide information on a separate sheet.

	Dates of Camp	Hours of Camp	Age Group	# Of Campers	# Of Weeks
				Members* =	
				Non-members =	
Camp 1	List camp location (if different than gymnastics facility):				

	Dates of Camp	Hours of Camp	Age Group	# Of Campers	# Of Weeks
				Members* =	
				Non-members =	
Camp 2	List camp location (if different than gymnastics facility):				

\*Please refer to FAQs on page 2 for a membership definition.

#### INDOOR OBSTACLE COURSE / NINJA / EXTREME TUMBLING / PARKOUR / FREE-RUNNING

The activity or sport of moving rapidly through an area (often an obstacle course) by negotiating apparatuses or obstacles by running, jumping, rolling, flipping, and/or climbing. Coverage for these activities will be excluded unless reported to and approved by us, and for which a premium (if applicable) is paid.

#### O Check here if you do not offer any of these types of classes/programs

1. What type of programs/classes/activities do you provide? (check all that apply and advise if your organization is part of a particular program, e.g.: USA Ninja Challenge, Ninja Kids™, Ninja Zone™, USAIGC Warrior Program or is self-designed)

	O Indoor obstacle course:		O Parkour:		
	O Ninja:	O Other:			
	O Outdoor obstacle course or trai	ning:			
2.	Do you carry separate liability insuranc	e for these type	of classes/programs/activities?	O Yes O No	
	If no, please continue with the remain	ing underwriting	questions for coverage consideration	ation and rating.	
	If yes, please provide the following (n	ote: coverage w	ill be excluded under this policy f	or this exposure):	
				to	

	Carrier Name Policy Nur	mber (	Coverage Peric	d	
3.	. Do you require all staff to be certified to teach these classes	3?	O Yes	O No	
	If yes: Please list all the certifications held by your instruct	ors other than USAG:			
4.	. What are the age groups for your classes? to				
5.	. Is your student/instructor ratio for a typical class 10:1 or less	s?	O Yes	O No	
6.	Do you use a written skills-based graduated training method (Please provide a copy of your curriculum, a layout of the course)			O No ed for progra	am)
7.	<ul> <li>Do you utilize equipment specifically designed for obstacle tumbling/parkour/free-running?</li> <li>If yes, please attach a list of the equipment and their man If no, please list each type of equipment/obstacles that is</li> </ul>	ufacturers		O No	_
8.	<ul> <li>Does your equipment include warped walls?</li> <li>If yes, how many? Please list height of each unit:</li> </ul>		O Yes	O No	
9.	. Is all equipment inspected prior to each class?		O Yes	O No	
10.	<ol> <li>Do you use any homemade or modified equipment? If yes, please explain and provide photos:</li> </ol>				⊖ Yes ⊖ No
11.	. Is your facility equipped with video cameras to monitor use	of equipment?			O Yes O No
12.	<ol> <li>Does any of the equipment have a fall height above 5 ft? If yes, please describe and provide pictures:</li> </ol>				O Yes O No
13.	<ol> <li>Is equipment protected or locked off during non-use hours t If yes, describe precaution taken:</li> </ol>				O Yes O No 
14.	. Do you conduct any instruction outdoors? (Note: any outdoor in	nstruction\events\activities are exclu	ided under this pr	ogram)	$\bigcirc$ Yes $\bigcirc$ No
15.	5. Do you host or participate in any events or exhibitions? (Note: events and exhibitions you host or participate in are excluded u	nder this program)			O Yes ⊖ No
16.	<ol> <li>Do you have open gym time for these programs/activities? If yes,</li> </ol>				$\bigcirc$ Yes $\bigcirc$ No
	a) Can non-members/general public attend?				$\bigcirc$ Yes $\bigcirc$ No
	b) Is open gym supervised by a certified staff member at a				$\bigcirc$ Yes $\bigcirc$ No
	c) Are participants of open gym only allowed to practice te		been properly i	instructed?	
	d) Is your open gym time available to all ages at the same	time?			O Yes O No

17. Please provide the maximum number of students enrolled at the busiest time of the year.

Age Group	No. of Students/Members	Age Group	No. of Students/Members
Under Age 7		Ages 13 - 17	
Ages 7 - 12		Ages 18 +	

#### **INFLATABLE AMUSEMENT DEVICE**

Coverage for these inflatable amusement devices will be excluded unless reported to and approved by the insurance company, and for which premium (if applicable), is paid. If you own any inflatable amusement devices, you must complete the following section.

#### O Check here if you do not own any inflatable amusement devices

#### NOTE:

Inflatables not owned by you are excluded

1. Please indicate the type and how many of each unit(s) you use in your operation. If basic design is not shown below, a photograph MUST accompany this questionnaire.



OE

# of Mod

2.

3.

4.

5.

6.

7.

8.

9.





Bounce House	O Bounce House with entry ramp	O Bounce House with slide		Dbstacle Co vith slide	ourse
units:	# of units:	# of units:	# of u	units:	
lel/serial #(s):	Model/serial #(s):	Model/serial #(s):	Mode	el/serial #(s)	):
Do you have a cop	y of the maintenance and opera	ations manual on site?		${\rm O}$ Yes	O No
• •	surface of the device greater that vide the square footage:			O Yes	O No
Does the device in and provide fall hei	· · · · · · · · · · · · · · · · · · ·	greater than 8 ft.? (If yes, provid	e photo	O Yes	O No
Are all employees of such training ma		vice trained and written documer	ntation	O Yes	O No
Is the inflatable am	usement device ever loaned or	rented to another party?		${\rm O}$ Yes	O No
If no, please expla a) Where is it loc b) How often is it	nusement device used indoors a ain the following: cated if used outdoors? t used outdoors? nethod by which the unit is secu			() Yes	O No
d) Please provid	e a picture of the device set up	in the spot where you normally w he use of inflatables?partic			
Do you inspect and	document the inflatable amuse	ement device before each use?		${\rm O}$ Yes	O No
Is the inflatable am	usement device supervised at a	all times during use?		${\rm O}$ Yes	O No

11. Is signage addressing warnings and proper use of the device clearly displayed? O Yes O No 12. Is the inflatable device cleaned and sanitized on a regular schedule and

10. Do you use and secure the inflatable device in accordance with the operating manual?

O Yes

records of the cleanings maintained?

O No

MEETS, COMPETITIONS AND EVENTS COVERAGE (7 days or less in duration) Coverage for events you organize and operate that include partipants who are not members of your club or gym does not extend to those non-member participants. If you would like for liability and medical payments coverage to extend to these non-members please complete the underwriting information below.

**NOTE:** USAG sanctioned events are ineligible for this optional coverage.

O Check here if you do not host meets, competitions or events OR you do not wish to extend liability for non-members at these events.

Event name:		
Event date(s): //	to /	_/ (do not include set-up or tear-down days)
Event hours: A.M./P.M. to	A.M./P.M.	
Location:		
Sport type:	Age group:	Total spectator attendance:
# of non-registered participants:		

#### SWIMMING POOL

Coverage for a pool will be excluded unless reported to and approved by the insurance company, and for which premium (if applicable), is paid.

#### O Check here if you do not own, manage or operate a swimming pool

- 1. Select the use of your pool (check all that apply)
  - O Members only O Members and Non-members O Supervised classes/programs O Open swimming

2.	Is a certified lifeguard(s) on duty during all pool hours?		${\rm O}$ Yes	${\rm O}$ No
	If no:			
	Are lifeguards on duty for opening swimming?	O NA	${\rm O}$ Yes	O No
	Do you have at least one CPR trained staff member		${\rm O}$ Yes	O No
	on site for all pool hours?			
	Do you have regular monitoring of the pool area?		${\rm O}$ Yes	O No
	Are signs posted indicating pool rules?		${\rm O}$ Yes	${\rm O}$ No
3.	Do you have diving boards?		${\rm O}$ Yes	O No
4.	Does your facility have waterslides?		${\rm O}$ Yes	O No
5.	Is the pool area locked or blocked off when not in use?		${\rm O}$ Yes	O No
6.	Do you have a sauna, steam room, jacuzzi, hot tub, whirlpool or sp	ba?	${\rm O}$ Yes	O No
	(Coverage for these exposures is excluded)			

7. How many pools do you have?\_

### AGENT INFORMATION

Please complete the information below.

Agency name:	Agent/contact name:
Agency complete mailing address:	
Agency telephone: ()	Agency fax: ()
Agent/contact e-mail address:	Tax I.D
Agent License #:	

### **OPTIONAL COVERAGES PREMIUM CALCULATION CONTINUED**

#### Sexual Abuse or Sexual Molestation Liability Coverage OR Abuse, Molestation or Exploitation Defense Cost Reimbursement

Coverage is contingent upon underwriting review and approval of the following questionnaire.

#### O Check here and skip this section if you do not want this coverage option

1.	Does your organization currently have employees, volunteers or independent contractors? The term "Volunteers" means someone, including parent volunteers, who exerts control over or supervise	O Yes es participa	
2.	Have any claims, allegations or charges of abuse, molestation or sexual misconduct been made against you or your organization or anyone working on behalf of your organization?	O Yes	O No

anization?	
If yes, please explain:	

3.	Are you aware of any occurrences that could lead to a claim? If yes please explain:	O Yes	O No
4.	Do you, your organization or sanctioning/governing body have written procedures in place regarding the prevention and mitigation of abuse, molestation or sexual misconduct? If yes:	O Yes	O No
	a. Do the procedures require that known or suspected abuse incidents must be be reported to law enforcement?	${\rm O}$ Yes	O No
	b. Are written procedures provided or available to each employee, volunteer, independent contractor or sanctioning/governing body member?	O Yes	O No
	c. Does your written plan include reasonable procedures to limit one-on-one interactions between a minor and an adult (who is not the minor's legal guardian) to those that are observable by another adult and within an interruptible distance, except under	O Yes	O No

- emergency circumstances?
- 5. Please complete the following questions regarding employee, volunteer, or independent contractor screening controls used by your organization.
  - O Check here and skip the chart below if you have no employees, volunteers, or independent contractors

Please Complete All Questions The term "Volunteers/Independent contractors" in the following questions means someone who exerts control over or supervises participants.	Employees (Check Here if No Employees () )	Volunteers/Independent contractors (Check Here if No Volunteers/ Independent contractors ())
Are employee/volunteer applications required? If yes, does the application include questions about whether the individual has ever been convicted for any crime involving physical violence or sex related offenses? If yes and applicant checks yes, do you reject the applicant?	O Yes O No O Yes O No O Yes O No	<ul> <li>○ Yes</li> <li>○ Yes</li> <li>○ Yes</li> <li>○ No</li> </ul>
Are background checks provided by a third party vendor/service? If yes, do you reject an applicant with any history of physical violence or sex related offenses?	O Yes O No O Yes O No	O Yes O No O Yes O No

Please explain any "No" responses to questions asked in #5: \_\_\_\_\_

### **OPTIONAL COVERAGES PREMIUM CALCULATION CONTINUED**

#### **Equipment and Contents Coverage**

#### TO AVOID A CO-INSURANCE PENALTY, YOU MUST INSURE 100% OF THE REPLACEMENT COST OF YOUR EQUIPMENT AND CONTENTS FOR ALL OF YOUR LOCATIONS.

#### O Check here and skip this section if you do not want this coverage option

#### Step 1: Fill in the values to determine your total replacement cost amount for ALL locations

Individually list any items with values over \$5,000	Value

#### Provide values for categories below

(DO NOT include those values already shown above)

Supplies & Inventory (office supplies, items held for sale)	\$ 
Equipments & Contents (athletic equipment, electronics, furniture,	\$ 
non-structural glass, phone/fax system, office contents, etc.)	
Improvements & Betterments (items you have installed or altered	\$ 
at your expense, such as flooring, mirrors, ceiling tile, window	
treatments, lighting, shelving, etc.) Receipt of purchase is required at the	
time of loss to show verification of purchase.	
Signs (indoor or outdoor)	\$ 
Misc. Equipment - please describe:	\$ 

Total replacement value for all location(s) (add all lines above)

\$

#### Step 2: Complete ONLY if your replacement cost value is over \$100,000

1. Please describe the building type your equipment is stored in (e.g.: frame or fire resistive warehouse)

Yes $\bigcirc$ No

3. Is any other operations, besides your own, or equipment of others stored in the same facility in which you store your equipment? O Yes O No a. If yes, please describe:

4. Please attach a complete inventory list with values of each item

## **CERTIFICATE REQUESTS**

Complete this section if y	is approved, you will receive a Certificate rou require additional certificates listin r policy. Provide a separate request f	ig a facility, property ow	ner or similar third-party	<u>as an</u>
Note: Please request all add automatically renewed.	litional insureds needed for this policy tern	n. Additional insureds from	n the expiring policy term wil	l not be
1. When is this certificate	needed?://			
2. This certificate is for: $O$	General Liability Coverage			
О	Equipment & Contents/Inland Marine Co	verage (if applicable)		
О	Hosted Tournament Coverage			
3. What is the additional ins	sured's relationship to you?			
O Owner/manager/le	essor of premises (facility or venue)			
O Sponsor				
O Co-promoter				
O Lessor of equipme	ent/contents (liability)			
O Loss Payee (equi	pment/contents))			
O Other (please ider	ntify/explain):			
NOTE: The certificate	holder will automatically be an Additional Insu	red for an Owner/manager/le	essor, Sponsor or Co-Promoter	relationship
1 Cartificata baldar/additio	nal incurred name			
	nal insured name:			
			Zin:	
Oity			Zip	
5. Does the certificate hold	er/additional insured require any special	wording or endorsements	? O Yes O No	
If yes, check all that app	oly: O CG2026			
	O Primary/Noncontributory			
	O Waiver of subrogation			
	O Other (please explain):			
NOTE: If you are not s	ure, please attached a copy of the ins	urance requirements/ins	structions you've received	d.
6. For specific events: Date	e(s) of event/activity:///	Hours of event/activit	ty: A.M./P.M. to	A.M./P.M
	e of event/activity:			
	ation of event/activity:		•	
Rep	lacement cost value:			
7. For Loss Payee: Type o	of equipment (please describe):	Re	placement cost value:	
The most common de	elay in certificate processing is caused	l by providing partial or	incorrect name and/or in	structions.

Please check your request carefully before submitting.

## Electronic Signature Disclosure and Consent PLEASE READ, COMPLETE #9 BELOW, AND SIGN BELOW

#### **Electronic Signature Disclosure and Consent**

The Electronic Signatures in Global and National Commerce Act (15 U.S.C. § 7001, et seq.) provides that a signature, contract or other record may not be denied legal effect, validity or enforceability solely because it is in electronic form or because an electronic signature was used in a transaction.

K&K Insurance Group (K&K), whether on its own behalf, and/or on behalf of an insurer and/or third parties, may utilize the internet, email, cloud services, digital storage, digital media or similar electronic means to transmit Policy Documents to its clients. This Agreement informs you of your rights when we are delivering and you are receiving such documents from us electronically.

By agreeing to proceed with this transaction, you acknowledge and consent to the following:

- 1. I hereby voluntarily consent to proceeding with this transaction, and all subsequent actions related to this transaction, electronically.
- 2. I understand that further documents relating to this insurance purchased through K&K, including but not limited to correspondence, communications, confirmations, requests for premium payments and policy documents, may, to the extent permitted by law, be transmitted by electronic means to me, including by e-mail sent to the e-mail address I have provided as part of this transaction and/or my on-line registration. I consent to such documents being provided to me electronically.
- 3. Notwithstanding paragraph 2, any notice of cancellation shall be sent to me by mailing to the address I have provided as part of my registration and/or application for insurance, or to such other address for which I have provided notice pursuant to the terms of the policy.
- 4. Any change or revision to the e-mail address or other electronic contact information which I have provided as part of this transaction and/or my on-line registration process shall be requested by me by faxing, emailing or by mailing a written notice to: K&K Insurance; 1712 Magnavox Way; Fort Wayne, IN 46804.
- 5. I understand that I have the right to obtain a paper copy of any electronic record provided to me pursuant to this transaction or any subsequent transaction involving my coverage by mailing a written request to the address provided in paragraph 4.
- In order to access the electronic records provided, the following hardware and software are required: (a) a personal computer or other device through which Internet access is available, (b) an Internet connection, (c) an e-mail account with an Internet service provider, and (d) Adobe Acrobat Reader.
- 7. I understand that I have the right and option to withdraw my consent to the receipt of further electronic documents at any time by faxing, emailing or mailing a written request to the address provided in paragraph 4. By withdrawing my consent to electronic delivery of documents I understand that I will receive a paper copy of future policy documentation.
- 8. Information relating to this transaction is subject to the terms of our privacy statement, a copy of which is provided at www.kandkinsurance.com.
- 9. DOCUMENT DELIVERY. After this enrollment form is approved, you will receive a certificate of insurance showing evidence that coverage has been bound. When submitted through an insurance agent or broker, this coverage document will only be delivered to them. Additional certificate requests will be issued to the same person. Providing an email address in this application will be deemed consent to us to deliver documents and communication to you electronically.

If you **DO NOT** want to be emailed please check here and select your preferred method of document delivery. O

O Fax to:	 attn:	
O Mail to:	 attn:	

### **REPRESENTATION STATEMENT**

#### **Representation Statement**

The undersigned authorized officer of the applicant declares that the statements set forth herein are true to the best of his or her knowledge. The undersigned authorized officer agrees that if the information supplied on the application changes between the date of the application and the effective date of the insurance, he/she (undersigned) will immediately notify the insurer of such changes, and the insurer may withdraw or modify any outstanding quotations and/or authorization or agreement to bind the insurance. Signing of this application does not bind the applicant to the insurer to complete the insurance.

I am aware that accurate reporting is required for premium calculation and that my books and records, as they relate to this coverage, may be examined or audited by the company at any time during the coverage period and up to three years thereafter. I acknowledge that intentional misrepresentation or misreporting may jeopardize coverage and that the company reserves the right to decline/void any ineligible coverage.

I further acknowledge that, I have reviewed all information provided with this enrollment form and understand the exclusions which apply, as well as the activities and operations for which coverage is not provided.

Applicant name (from page 3):		
Applicant or agent signature	Date:	
Printed name:	Title:	

If an agent: Check here to acknowledge you are signing on behalf of the named insured O

## IMPORTANT INFORMATION. PLEASE READ.

#### **Fair Credit Report Act Notice**

Personal information about you, including information from a credit or other investigative report, may be collected from persons other than you in connection with this application for insurance and subsequent amendments and renewals. Such information as well as other personal and privileged information collected by us or our agents may in certain circumstances be disclosed to third parties without your authorization. Credit scoring information may be used to help determine either your eligibility for insurance or the premium you will be charged. We may use a third party in connection with the development of your score. You have the right to review your personal information in our files and can request correction of any inaccuracies. A more detailed description of your rights and our practices regarding such information is available upon request. Contact your agent or broker for instructions on how to submit a request to us

#### **Fraud Warning**

**Applicable in AL, AR, DC, LA, MD, NM, RI and WV:** Any person who knowingly (or willfully)\* presents a false or fraudulent claim for payment of a loss or benefit or knowingly (or willfully)\* presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison. \*Applies in MD only.

**Applicable in CO:** It is unlawful to knowingly provide false, incomplete, or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance and civil damages. Any insurance company or agent of an insurance company who knowingly provides false, incomplete, or misleading facts or information to a policyholder or claimant for the purpose of defrauding or attempting to defraud the policyholder or claimant with regard to a settlement or award payable from insurance proceeds shall be reported to the Colorado Division of Insurance within the Department of Regulatory Agencies.

**Applicable in FL and OK:** Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing any false, incomplete, or misleading information is guilty of a felony (of the third degree)\*. \*Applies in FL only.

**Applicable in KS:** Any person who, knowingly and with intent to defraud, presents, causes to be presented or prepares with knowledge or belief that it will be presented to or by an insurer, purported insurer, broker or any agent thereof, any written, electronic, electronic impulse, facsimile, magnetic, oral, or telephonic communication or statement as part of, or in support of, an application for the issuance of, or the rating of an insurance policy for personal or commercial insurance, or a claim for payment or other benefit pursuant to an insurance policy for commercial or personal insurance which such person knows to contain materially false information concerning any fact material thereto; or conceals, for the purpose of misleading, information concerning any fact material thereto act.

**Applicable in KY, NY, OH and PA:** Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim 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 (not to exceed five thousand dollars and the stated value of the claim for each such violation)\*. \*Applies in NY only.

Applicable in ME, TN, VA and WA: It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties (may)\* include imprisonment, fines and denial of insurance benefits. \*Applies in ME only.

**Applicable in MN:** A person who files a claim with intent to defraud or helps commit a fraud against an insurer is guilty of a crime.

**Applicable in NJ:** Any person who includes any false or misleading information on an application for an insurance policy is subject to criminal and civil penalties.

**Applicable in OR:** Any person who knowingly and with intent to defraud or solicit another to defraud the insurer by submitting an application containing a false statement as to any material fact may be violating state law.

**Applicable in VT:** Any person who knowingly presents a false statement in an application for insurance may be guilty of a criminal offense and subject to penalties under state law.

Applicable in all other states: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim 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.