



# YOUTH SPORTS CAMP & SPORTS CLINIC

## Insurance Program and Enrollment Form

This brochure is valid for effective dates from 3/1/22 through 2/28/23

Higher liability limits are available immediately online at [www.campinsurance-kk.com](http://www.campinsurance-kk.com)

### PROGRAM DESCRIPTION

This program has been designed for U.S. - based youth sports camp operations (those attended by campers age 19 or under) or sports clinics that are held at premises not owned or maintained by the sport camp operator. Coverage provided under this program includes important liability protection for the camp or clinic operator, including employees and volunteers, for liability claims arising out of its operations. In addition, the program provides medical payments coverage to the camp or clinic participants. Coverage is provided on an annual basis, but only applies to those camp/clinic sessions that are specifically reported.

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

### INELIGIBLE OPERATIONS

Camps or clinics offering the following operations or instruction based on any of the following sport categories are not eligible for this insurance program. Please note, this is not a complete listing of ineligible sports. Please contact us for more information.

- After school/day care/latch key programs
- All star/bowl games\*
- Hunting and/or nature camps/programs
- Pop Warner Little Scholars Football or Cheer Camps/Clinics
- Pro-sport try-out and training camps
- Recruiting camps, showcases or combines\*
- Sports camp/clinic operators who own or maintain their own facility
- Weight loss camps/programs
- 100% virtual camps/operations
- Boxing
- Box lacrosse
- Broomball
- Cycling or BMX
- Diving
- Equestrian
- Martial arts styles consisting of: contact or sparring boxing, dim mak, haganah, kali/escrima, mixed martial arts, savate, sayoc kali, thai boxing/muay thai, ultimate fighting, extreme fighting, cage fighting, or wrestling
- Open water activities/events
- Skiing (snow or water)

\* Please contact us for programs that can provide coverage for these types of operations

### ELIGIBLE OPERATIONS

Sports operations conducted on a clinic, day camp or overnight camp basis for attendees age 19 and under that are focused on improving skills in one of the following sport categories are eligible for this insurance program. If your sport is not listed, please contact us to confirm eligibility.

- Day camps/clinics for youth with an accompanied adult are eligible for this program (e.g.: parents and me camps). Ratios cannot be more than 2 adults per child
- Classroom/lecture clinics for coaches or officials in any of the above mentioned sports are also eligible to enroll in this insurance program

#### Class 1 Sports:

- Baseball
- Basketball
- Drill team
- Golf
- Softball
- Squash
- Swimming
- Strength and conditioning
- Tennis
- Track & field
- Volleyball
- Water polo

#### Class 2 Sports:

- Cheerleading
- Deck/floor/street hockey
- Field hockey
- Football
- Gymnastics
- Ice hockey
- Inline hockey
- Lacrosse
- Roller hockey (quad)
- Soccer
- Water hockey
- Wrestling

### EASY WAYS TO ENROLL FOR COVERAGE



WEB Receive coverage immediately by purchasing online at [www.campinsurance-kk.com](http://www.campinsurance-kk.com)

OR

Submit this enrollment form, with payment, to K&K.



FAX 1-260-459-5105



MAIL

Regular:

K&K Insurance  
Youth Sports Camp RPG  
P.O. Box 2338  
Fort Wayne, IN 46801-2338

Overnight:

K&K Insurance  
Youth Sports Camp RPG  
1712 Magnavox Way  
Fort Wayne, IN 46804



QUESTIONS Call 1-800-426-2889

### FOR SERVICE REQUESTS ONLY



E-MAIL [info@campinsurance-kk.com](mailto:info@campinsurance-kk.com)

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.

## COVERAGES AND LIMITS

\* Higher liability limit options are available immediately online at [www.campinsurance-kk.com](http://www.campinsurance-kk.com) \*

Coverages	Option 1	Option 2
<b>Commercial General Liability (CGL):</b>	<b>Limits</b>	<b>Limits</b>
Each Occurrence	\$ 1,000,000	\$ 2,000,000
General Aggregate (other than Products-completed Operations) – per event/camp	\$ 5,000,000	\$ 5,000,000
Products-completed Operations Aggregate	\$ 1,000,000	\$ 2,000,000
Personal and Advertising Injury	\$ 1,000,000	\$ 2,000,000
Professional Liability	\$ 1,000,000	\$ 2,000,000
Hired Auto & Employer’s Nonownership Liability (not provided while in Hawaii)	\$ 1,000,000	\$ 2,000,000
Damage to Premises Rented to You (Fire Legal Liability)	\$ 1,000,000	\$ 1,000,000
Medical Expense (other than participants)	\$ 5,000	\$ 5,000
Medical Payments for Participants (excess) \$100 per claim deductible applies	\$ 25,000	\$ 250,000
Legal Liability to Participants (LLP)	\$ 1,000,000	\$ 2,000,000

### Rates (per participant)

If multiple sports are in a single camp, then the highest sport class applies

Class 1 Sports	Option 1	Option 1 w/Brain Injury Excluded	Option 2	Option 2 w/Brain Injury Excluded
Per participant/per daily session	\$1.45	N/A	\$1.97	N/A
Per participant/per weekly session (camps 3-7 consecutive days)	\$4.33	N/A	\$5.99	N/A
Per participant/overnight camps (camps no more than 7 consecutive days) Note: Adult accompanied camps are not eligible for this option	\$5.75	N/A	\$7.95	N/A
Class 2 Sports	Option 1 with Limited Brain Injury Coverage*	Option 1 w/Brain Injury Excluded	Option 2 with Limited Brain Injury Coverage*	Option 2 w/Brain Injury Excluded
Per participant/per daily session	\$1.60	\$1.45	\$2.20	\$1.97
Per participant/per weekly session (camps 3-7 consecutive days)	\$4.78	\$4.33	\$6.66	\$5.99
Per participant/overnight camps (camps no more than 7 consecutive days) Note: Adult accompanied camps are not eligible for this option	\$6.34	\$5.75	\$8.83	\$7.95
<b>Minimum Premiums - All Classes (1 &amp; 2)</b>	\$ 240.00		\$ 360.00	

\*LIMITED BRAIN INJURY COVERAGE - “Brain injury” means concussion, chronic traumatic encephalopathy or any other injury to the brain and any symptoms, conditions, disorders and diseases, including death, resulting therefrom but only if such injury occurs as a result of specific events occurring during the policy period.

<b>Options 1 and 2</b> w/ \$1,000,000 Limited Brain Injury Coverage	Brain Injury limit / Aggregate limit	\$ 1,000,000 / \$ 1,000,000
	Loss Adjustment Expense limit / Aggregate limit	\$ 1,000,000 / \$ 1,000,000

## COVERAGES AND LIMITS CONTINUED

**Commercial General Liability with Broadening Endorsement** - coverage which protects the insured against liability claims for bodily injury and property damage arising out of premises, operations, products and completed operations and personal and advertising injury. Legal liability to participants and professional liability coverage are also provided as part of this program. No deductible applies to liability claims. Additional or broadening coverages added with the broadening endorsement are:

- Expected or intended injury resulting from the use of reasonable force to protect persons or property
- Non-owned watercraft – extended to 58 feet
- Supplementary payments - \$2,500 bail bonds, \$500 a day loss of earnings
- Knowledge or Notice of Occurrence
- Waiver of right of recovery
- Bodily injury definition expanded to include mental anguish, mental injury, shock, fright, humiliation, emotional distress or death resulting from bodily injury, sickness or disease.
- Damage to Premises Rented to You – the term fire is replaced with fire, lightning, explosion, smoke and leaks from sprinklers
- Additional coverages:
  - Emergency Real Estate Consultant Fee - \$25,000
  - Identify Theft Exposure (for directors or officers) - \$25,000
  - Key Individual Replacement Cost - \$50,000
  - Lease Cancellation Moving Expense - \$2,500
  - Temporary Meeting Place - \$25,000
  - Terrorism Travel Reimbursement (for directors or officers)- \$25,000
  - Workplace Violence Counseling - \$25,000

**Hired Auto and Employers' Nonownership Liability** - coverage which protects the insured against liability claims arising out of the maintenance or use of motor vehicles hired or borrowed by the insured on a short-term basis, as well as coverage for those autos your organization does not own, lease, hire, rent or borrow that are used in conjunction with your operations. Coverage does not extend to the transporting of participants or to those vehicles that are rented, hired or borrowed on a long-term basis.

**Medical Payments for Participants** - coverage which pays the medical and dental expenses incurred by a "participant" when an accidental injury occurs while participating in your camp operations. The coverage is provided on an excess basis, responding after all other medical coverage available to the "participant" has been exhausted. If no other medical coverage exists, the coverage becomes primary. A \$100 deductible applies to each claim and the benefit period is two years from the date of the accident.

## EXCLUSIONS

The following represent only some of the exclusions contained in this policy.

- Abuse, molestation, harrasment or sexual conduct (unless reported to, approved by us, and appropriate premium paid)
- Amusement devices (e.g.: rides, slides, inflatables, bungees, climbing walls, dunk tanks)
- Asbestos
- Communicable disease
- Cryogenic chambers/therapy
- Employment-related practices
- Fireworks
- Fungi or bacteria
- Lead
- Operation, maintenance or management of any facility or field other than being used for covered activities
- Nuclear energy
- Operations listed as ineligible
- Pollution
- Transportation of participants
- Use of haunted attractions

## OPTIONAL COVERAGE AVAILABLE

### Sexual Abuse Liability OR Abuse, Molestation, Harassment or Sexual Conduct Defense Cost Reimbursement

This program includes two options for coverage for claims arising out of sexual abuse:

- Option 1:** \$1,000,000 aggregate limit of liability (\$250,000 per occurrence) for sums the insured becomes legally obligated to pay as damages because of loss arising out of any actual or threatened sexual abuse. This limit is part of, not in addition to, the general liability limit selected.
- Option 2:** \$100,000 of coverage for reimbursement of defense costs only resulting from claims arising out of abuse, molestation, harassment or sexual conduct.

**Coverage Conditions:**

1. Coverage is contingent upon completion, as well as review and approval from us, of the underwriting questions found on page 9.
2. Coverage is not available on a stand-alone basis. You must have commercial general liability coverage for your camp or clinic with our Youth Sports Camp and Sports Clinic RPG Insurance Program.
3. Only one option may be purchased.

Options	Rates
<b>Option 1</b> <b>Sexual Abuse Liability</b> (loss adjustment expense within limits) \$1,000,000 aggregate/\$250,000 per occurrence limit	Daily Rate - \$.15 per camper Weekly Rate - \$.45 per camper Overnight/Resident Rate - \$.59 per camper (\$150.00 minimum premium)
<b>Option 2</b> <b>Abuse, Molestation, Harassment or Sexual Conduct Defense Cost Reimbursement</b> \$100,000 limit	\$100.00 (Flat rate)

## FREQUENTLY ASKED QUESTIONS

**1. When should I make my coverage effective?**

The effective date is the date you need your insurance to start. For many, this is the first day of the camp/clinic or when you begin setting up. If you are renewing coverage with us, use the expiration date of your coverage.

**2. How do I calculate the premium? What is a minimum premium?**

Premium is based on the actual or maximum number of campers expected times a rate. A minimum premium is the amount you must pay if your calculated premium is less than the minimum premium for the option you choose.

Example: A 2 day clinic, class 1 sport, that needs \$1,000,000 in coverage for 50 campers:

- Step 1: Choose Option 1
- Step 2: Take the daily session rate for Option 1, which is \$1.45 x 50 x 2 for a premium calculation of \$145.00.
- Step 3: Since the premium calculation is below the \$240.00 minimum premium for Option 1, the total premium due for this clinic is \$240.00.

**3. What if I have multiple camps or clinics scheduled and I am not sure how many participants will attend these camps or clinics? What do I report?**

At the time of enrollment, please provide us a list of all your known camps or clinics. Use the maximum amount of campers that your camp/clinic can accommodate to calculate the premium due. TBD numbers will not be accepted.

**4. What do I do if I add a camp or clinic after I submit my enrollment?**

To provide coverage for a new camp/clinic not previously reported, you must inform us in writing of the new dates by completing a youth camp/clinic supplemental request form prior to the start date of the camp/clinic along with any additional premium due. Camps or clinics not reported to us prior to occurring will not be covered.

**5. How do I report cancellations, changes or any additional camps after hours or on a weekend?**

Since any changes to your coverage need to be reported prior to the scheduled start date or the first day of camp and be submitted in writing, please either fax or e-mail us the necessary change as soon as you can. If you do not have access to fax or e-mail, please leave us a voicemail message and follow up with written confirmation as quickly as possible.

**6. Will I receive a policy after I submit the enrollment form?**

You will receive a certificate of insurance as proof of coverage. Coverage is offered exclusively through Sports, Leisure and Entertainment Risk Purchasing Group (RPG). The RPG receives a master policy from the insurance company. Submission of this enrollment form confirms your desire to receive coverage through the RPG. Each member receives their own certificate of insurance as their evidence of coverage. The limits of insurance apply individually to each certificate of insurance—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.



# Enrollment Form - Youth Sports Camp & Sports Clinic Insurance

Valid for effective dates from 3/1/22 through 2/28/23

Completion of this enrollment form confirms your desire to obtain insurance through the Sports, Leisure and Entertainment Risk Purchasing Group. A risk purchasing group (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.

- TO AVOID PROCESSING DELAYS, PLEASE:**
- 1. Complete all sections (print legibly)**
  - 2. Sign and date where required**
  - 3. Remit completed enrollment form (pages 5 - 14) with payment**

<b>GENERAL INFORMATION</b>	<input type="radio"/> I am a new account <span style="margin-left: 200px;"><input type="radio"/> I am renewing my coverage</span>
	Full legal name of business: _____
	Note: 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 or DBA.
	Applicant is a: <input type="radio"/> Sole Proprietorship <input type="radio"/> Limited Liability Co. <input type="radio"/> Corporation <input type="radio"/> Partnership <input type="radio"/> Other (describe): _____
	Mailing address: _____
	City: _____ State: _____ Zip: _____
	Contact name: _____ Phone: (____) _____
	Cell: (____) _____ Fax: (____) _____
	E-mail: _____ Website: _____
	(By listing an email address, you are giving us permission to contact you by email about your policy. Refer to page 11 of the application for Electronic Disclosure and Consent)

<b>DATES</b>	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.) <input type="radio"/> Start my coverage on this date: ____ / ____ / ____
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<b>BUSINESS INFORMATION</b>	1. Are any of your camp/clinic attendees age 20 or over? <span style="float: right;"><input type="radio"/> Yes <input type="radio"/> No</span>
	If yes, do you allow more than two parents or adults to accompany youth participants in camp activities? <span style="float: right;"><input type="radio"/> Yes <input type="radio"/> No</span>
	If you allow parent or adult participation, do you offer any "adult-only" instruction or competitions? <span style="float: right;"><input type="radio"/> Yes <input type="radio"/> No</span>
	2. Are you an after school, day care or latch key program? <span style="float: right;"><input type="radio"/> Yes <input type="radio"/> No</span>
	3. Do you own or maintain the facility(s) where the camps/clinics take place? <span style="float: right;"><input type="radio"/> Yes <input type="radio"/> No</span>
	4. Are you a weight loss camp/program? <span style="float: right;"><input type="radio"/> Yes <input type="radio"/> No</span>
	5. Does any of your camps/clinics include an all star game or bowl game? <span style="float: right;"><input type="radio"/> Yes <input type="radio"/> No</span>
	6. Are any of your camps/clinics a professional try-out or training camp? <span style="float: right;"><input type="radio"/> Yes <input type="radio"/> No</span>
	7. Are any of your camps/clinics a recruiting event, showcase or combine? <span style="float: right;"><input type="radio"/> Yes <input type="radio"/> No</span>
	8. Are any of your camps/clinics held on the property of a private home or residence? <span style="float: right;"><input type="radio"/> Yes <input type="radio"/> No</span>
9. Does your program include any trips away from the main location? <span style="float: right;"><input type="radio"/> Yes <input type="radio"/> No</span>	
If yes, please submit additional details. Trips made away from the main location must be reported prior to occurring, and approved by us.	
The exposures/activities listed above are not covered by this program and any resulting claims will be denied. If you wish to cover any of these activities, please contact us to determine if other coverage options are available.	



10. Are any of your camps/clinics by invitation only?  Yes  No
11. Is this a Pop Warner Little Scholars football or cheer camp/clinic?  Yes  No
12. If you suspect an athlete has a concussion, do you have an action plan that includes:
- a. Immediately removing the athlete from play or practice  Yes  No
  - b. Keeping the athlete out of play or practice until they provide written clearance from a licensed physician?  Yes  No
13. Does your operation involve football?  Yes  No

If yes,

Do you maintain a system for your football activities that includes communication (in written or electronic form) of education materials to participants, parents and coaches about the nature of risk of concussions, including but not limited to information such as: focusing on prevention and preparedness to keep athletes safe; understanding concussions and potential consequences of the injury; recognizing concussion symptoms and how to respond; and learning about steps for returning to play after a suspected concussion?  Yes  No

**Note:** The Center for Disease Control and Prevention offers free information, as well as a free online concussion training course for coaches on their website: [www.cdc.gov/concussion/HeadsUp/youth.html](http://www.cdc.gov/concussion/HeadsUp/youth.html).

### RATES AND MINIMUM PREMIUMS

Class 1 Sports				
Type of Camp Sessions	\$1,000,000 CGL and \$25,000 MPP		\$2,000,000 CGL and \$250,000 MPP	
	Option 1	Option 1 w/Brain Injury Excluded	Option 2	Option 2 w/Brain Injury Excluded
<b>Daily</b> (no overnight exposures) = • 2 consecutive days or less; OR • Multiple non-consecutive days	\$1.45 Per Day/Per Commuter Camper	N/A	\$1.97 Per Day/Per Commuter Camper	N/A
<b>Weekly</b> (no overnight exposures) = • 3-7 consecutive days	\$4.33 Per Week/Per Commuter Camper	N/A	\$5.99 Per Week/Per Commuter Camper	N/A
<b>Overnight/Resident</b> = • 1-7 consecutive days Note: Adult accompanied camps are not eligible for this option	\$5.75 Per Resident Camper	N/A	\$7.95 Per Resident Camper	N/A
<b>MINIMUM PREMIUMS:</b>	\$240.00		\$360.00	

Class 2 Sports				
Type of Camp Sessions	\$1,000,000 CGL and \$25,000 MPP		\$2,000,000 CGL and \$250,000 MPP	
	Option 1 with Limited Brain Injury Coverage	Option 1 w/Brain Injury Excluded	Option 2 with Limited Brain Injury Coverage	Option 2 w/Brain Injury Excluded
<b>Daily</b> (no overnight exposures) = • 2 consecutive days or less; OR • Multiple non-consecutive days	\$1.60 Per Day/Per Commuter Camper	\$1.45	\$2.20 Per Day/Per Commuter Camper	\$1.97
<b>Weekly</b> (no overnight exposures) = • 3-7 consecutive days	\$4.78 Per Week/Per Commuter Camper	\$4.33	\$6.66 Per Week/Per Commuter Camper	\$5.99
<b>Overnight/Resident</b> = • 1-7 consecutive days Note: Adult accompanied camps are not eligible for this option	\$6.34 Per Resident Camper	\$5.75	\$8.83 Per Resident Camper	\$7.95
<b>MINIMUM PREMIUMS:</b>	\$240.00		\$360.00	

# CAMP INFORMATION

1. Please list all camp sessions individually below.

Type of Camp Sessions
<b>Daily</b> (no overnight exposures) = 2 consecutive days or less; OR Multiple non-consecutive days
<b>Weekly</b> (no overnight exposures) = 3-7 consecutive days (max 7 consecutive days)
<b>Overnight/Resident</b> (Note: Adult accompanied camps are not eligible for this coverage) = 1 – 7 consecutive days

2. Coverage only applies to those camp sessions specifically reported and each session must be individually listed.

3. Should you have more than 4 camps, please provide information on an additional sheet.

## **CAMP/SESSION #1**

Name of Camp: \_\_\_\_\_

Type of camp (list type(s) of sport(s)/activity(s): \_\_\_\_\_

Dates of camp: \_\_\_\_/\_\_\_\_/\_\_\_\_ to \_\_\_\_/\_\_\_\_/\_\_\_\_ Hours of operation: \_\_\_\_ A.M./P.M. to \_\_\_\_ A.M./P.M.

Camp days (circle all that apply): Mon Tues Wed Thurs Fri Sat Sun

Camp Location(s) \_\_\_\_\_

# of youth campers/participants (below age 19): \_\_\_\_\_ # of adult campers/participants: \_\_\_\_\_

Check all that apply:  Daily  Weekly  Overnight/Resident  Virtual

## **CAMP/SESSION #2**

Name of Camp: \_\_\_\_\_

Type of camp (list type(s) of sport(s)/activity(s): \_\_\_\_\_

Dates of camp: \_\_\_\_/\_\_\_\_/\_\_\_\_ to \_\_\_\_/\_\_\_\_/\_\_\_\_ Hours of operation: \_\_\_\_ A.M./P.M. to \_\_\_\_ A.M./P.M.

Camp days (circle all that apply): Mon Tues Wed Thurs Fri Sat Sun

Camp Location(s) \_\_\_\_\_

# of youth campers/participants (below age 19): \_\_\_\_\_ # of adult campers/participants: \_\_\_\_\_

Check all that apply:  Daily  Weekly  Overnight/Resident  Virtual

## **CAMP/SESSION #3**

Name of Camp: \_\_\_\_\_

Type of camp (list type(s) of sport(s)/activity(s): \_\_\_\_\_

Dates of camp: \_\_\_\_/\_\_\_\_/\_\_\_\_ to \_\_\_\_/\_\_\_\_/\_\_\_\_ Hours of operation: \_\_\_\_ A.M./P.M. to \_\_\_\_ A.M./P.M.

Camp days (circle all that apply): Mon Tues Wed Thurs Fri Sat Sun

Camp Location(s) \_\_\_\_\_

# of youth campers/participants (below age 19): \_\_\_\_\_ # of adult campers/participants: \_\_\_\_\_

Check all that apply:  Daily  Weekly  Overnight/Resident  Virtual

## **CAMP/SESSION #4**

Name of Camp: \_\_\_\_\_

Type of camp (list type(s) of sport(s)/activity(s): \_\_\_\_\_

Dates of camp: \_\_\_\_/\_\_\_\_/\_\_\_\_ to \_\_\_\_/\_\_\_\_/\_\_\_\_ Hours of operation: \_\_\_\_ A.M./P.M. to \_\_\_\_ A.M./P.M.

Camp days (circle all that apply): Mon Tues Wed Thurs Fri Sat Sun

Camp Location(s) \_\_\_\_\_

# of youth campers/participants (below age 19): \_\_\_\_\_ # of adult campers/participants: \_\_\_\_\_

Check all that apply:  Daily  Weekly  Overnight/Resident  Virtual

## COST CALCULATION

1. Use rates on page 6 to calculate premium. Premium is determined by applying the appropriate rate for the coverage option selected to the maximum amount of expected campers/participants. Day camps/clinics with an accompanied adult(s) need to count all participants in their program including the adults. TBD cannot be accepted.
2. If calculated premium is less than minimum (see chart on page 6), use the minimum premium.
3. The same limit option must be used for all camps.
4. If multiple sports are in a single camp, then the highest sport class applies
5. **OPTIONAL LIMITS AVAILABLE** – For liability limits of \$3,000,000, \$4,000,000 and \$5,000,000. Visit us online for an immediate quote at [www.campinsurance-kk.com](http://www.campinsurance-kk.com) or check here if a higher liability limit is needed.  
 Limit needed: \_\_\_\_\_
6. Costs are 100% non-refundable/non-transferrable once coverage begins. Coverage is contingent upon receipt of payment and a fully completed enrollment form. No coverage will be deemed in effect until accurate payment is received by the company or their representative.

**NOTE: Cancellations must be reported prior to the scheduled start date or the first day of the camp/clinic session, and confirmed in writing for a refund or credit to be considered. Refunds may be subject to a cancellation penalty. Cancellations/changes can only be made by the named insured.**

Camp/Session # (from page 7)	Coverage Option (1 or 2)	# of Days OR Weeks	X	Daily OR Weekly Rate (from page 6)	X	# of Campers	=	Premium	
			X	\$	X		=	\$	
			X	\$	X		=	\$	
			X	\$	X		=	\$	
			X	\$	X		=	\$	
			X	\$	X		=	\$	
			X	\$	X		=	\$	
			X	\$	X		=	\$	
			X	\$	X		=	\$	
			X	\$	X		=	\$	
			X	\$	X		=	\$	
			X	\$	X		=	\$	
			X	\$	X		=	\$	
			X	\$	X		=	\$	
			X	\$	X		=	\$	
<b>Calculated Premium</b> (add premium lines above)							\$		(A)
<b>Minimum Premium</b> (from page 6)							\$		(B)
• Option 1 minimum premium = \$240									
• Option 2 minimum premium = \$360									
<b>Program Premium Due</b> (greater amount from line A or B)							\$		

**K&K Insurance Group, Inc. • P.O. Box 2338 • Fort Wayne, IN 46801-2338 • 1-800-426-2889 • Fax 1-260-459-5105**  
**Website [www.kandkinsurance.com](http://www.kandkinsurance.com)**

K&K Insurance Group, Inc. is a licensed insurance producer in all states (TX license #13924); operating in CA, NY and MI as K&K Insurance Agency (CA license #0334819)



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

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

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?  Yes  No  
The term "Volunteers" means someone, including parent volunteers, who exerts control over or supervises participants.
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?  Yes  No  
If yes, please explain: \_\_\_\_\_
3. Are you aware of any occurrences that could lead to a claim?  Yes  No  
If yes please explain: \_\_\_\_\_
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?  Yes  No  
If yes:
  - a. Do the procedures require that known or suspected abuse incidents must be reported to law enforcement?  Yes  No
  - b. Are written procedures provided or available to each employee, volunteer, independent contractor or sanctioning/governing body member?  Yes  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 emergency circumstances?  Yes  No
5. Please complete the following questions regarding employee, volunteer, or independent contractor screening controls used by your organization.
 

Check here and skip the chart below if you have no employees, volunteers, or independent contractors

Please Complete All Questions <small>The term "Volunteers/Independent contractors" in the following questions means someone who exerts control over or supervises participants.</small>	Employees (Check Here if No Employees <input type="radio"/> )	Volunteers/Independent contractors (Check Here if No Volunteers/Independent contractors <input type="radio"/> )
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?	<input type="radio"/> Yes <input type="radio"/> No <input type="radio"/> Yes <input type="radio"/> No <input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No <input type="radio"/> Yes <input type="radio"/> No <input type="radio"/> Yes <input type="radio"/> No
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?	<input type="radio"/> Yes <input type="radio"/> No <input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No <input type="radio"/> Yes <input type="radio"/> No

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

6. Calculate premium

<input type="radio"/> <b>Option 1 - Sexual Abuse Liability</b> (\$1,000,000 aggregate/\$250,000 occurrence limit)							
<b>Rates:      Daily Rate = \$.15      Weekly Rate = \$.45      Overnight/Resident Rate = \$.59</b>							
Camp/Session # (as reported on page 8)	# of Days OR Weeks	X	Daily OR Weekly Rate (from above)	X	# of Campers	=	Premium
		X	\$	X		=	\$
		X	\$	X		=	\$
<b>Add all lines above for calculated premium</b>							\$
<b>Option 1 Total Premium</b> - Calculated premium total from line above OR \$150.00 minimum premium – whichever amount is higher							\$
<input type="radio"/> <b>Option 2 - Abuse, Molestation, or Harassment of Sexual Conduct Defense Cost Reimbursement</b> (\$100,000 limit)							\$ 100.00

Once your enrollment form is approved, you will receive a Certificate of Insurance as evidence that coverage is bound. **Complete this section if you require additional certificates listing a facility, property owner or similar third-party as an additional insured on your policy. Provide a separate request for each additional certificate needed.**

**Note: Please request all additional insureds needed for this policy term. Additional insureds from the expiring policy term will not be automatically renewed.**

1. Camp #: \_\_\_\_\_
2. When is this certificate needed? : \_\_\_\_/\_\_\_\_/\_\_\_\_
3. What is the additional insured's relationship to you?
  - Owner/manager/lessor of premises (facility or venue)    Sponsor    Co-promoter
  - Other (please identify/explain): \_\_\_\_\_

NOTE: The certificate holder will automatically be an Additional Insured for an Owner/manager/lessor, Sponsor or Co-Promoter relationship

4. Certificate holder/additional insured name: \_\_\_\_\_  
 \_\_\_\_\_  
 Mailing address: \_\_\_\_\_  
 City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

5. Does the certificate holder/additional insured require any special wording or endorsements?    Yes    No  
 If yes, check all that apply:  CG2026    Primary    Waiver of subrogation  
 Other (please explain): \_\_\_\_\_

**NOTE: If you are not sure, please attach a copy of the insurance requirements/instructions you've received. The most common delay in certificate processing is caused by providing partial or incorrect name and/or instructions. Please check your request carefully before submitting.**

The following exclusions are contained in the commercial general liability coverage you are purchasing. Abuse, molestation, harrasment or sexual conduct (unless reported to, approved by us, and appropriate premium paid); Aircraft/hot air balloon; Airport; Amusement devices (the ownership, operation, maintenance or use of: any mechanical or non-mechanical ride, slide, or water slide, any inflatable recreational device, any bungee operation or equipment, any vertical device or equipment used for climbing-either permanently affixed or temporarily erected, or dunk tank. Amusement devices do not include any video or computer games or any device that is specifically designed for the training or instruction of the activity for which you are enrolled.); Ancillary activities/trips held away from the reported camp/clinic location unless supervised, approved and on file with the company; Animals (injury or death to, or injury, death or property damage caused by any animal owned, rented or hired by you); Asbestos; Commercial general liability standard exclusions (CG0001 04/13 edition); Communicable disease; Cryogenic chambers/therapy; Employment-related practices; Fireworks; Fungi or bacteria; Haunted attractions; Lead; Nuclear energy liability; Operation, maintenance or management of any athletic facility or field, other than while being used for covered activities; Performers; Rodeos; Saddle animals; Snowmobile; Transportation of participants; Violation of statutes that govern e-mails, faxes, phone calls or other methods of sending materials or information; Those operations listed as ineligible: After school, day care and latch key programs; All star/bowl games; Hunting and/or nature camps/programs; Pro-sport try-out and training camps; Recruiting camps, showcases, or combines; Sports camp/clinic operators who own or maintain their own facility; 100% Virtual camps/operations; Weight loss camps/programs; Sports camps/clinics offering instruction of: Adventure races; Bandy; Biathlon; Bobsled; Body boarding; Boxing; Box lacrosse; BMX or stunt cycling; Broomball; Canoeing; Climbing; Cycling; Diving; Dodgeball; Equestrian; Hang gliding; Hammer throw; Highland games; Hostelling; Hurling; Inline (extreme, aggressive, freestyle) skating; Inline Stunt performing; Jai alai; Javelin; Kayaking; Kite surfing; Luge (street); Marathon; Martial arts styles consisting of: contact or sparring boxing, dim mak, haganah, kali/escrima, mixed martial arts, savate, sayoc kali, thai boxing, muay thai, ultimate fighting, extreme fighting, cage fighting, or wrestling; Modern pentathlon; Mountain biking and/or hiking; Mountain boarding; Open water activities/events; Open water fishing; Orienteering; Outrigging; Parachute; Parasailing; Polo (horse), Rafting; Rodeo; Roller derby; Rowing/Crew; Rugby; Sailing; Scuba diving; Shooting sports/events; Skateboarding; Skiing (snow or water); Sky diving; Sky surfing; Sled/Crew dog racing; Snorkeling; Snowboarding/snow surfing; Sports parachuting; Streetball; Surfing (including boogie boards); Trapeze; Takraw; Trampoline (unless reported, reviewed and approved by us); Triathlon; Unicycling; Wake boarding; Wind surfing; Wrestling (Roman/Greco); Yachting.

Program Premium (from page 8)	\$	
Sexual Abuse Premium: (from page 9) - Optional Coverage ○ Defense Reimbursement Only OR ○ Liability Coverage	\$	
<b>Subtotal Due</b> (add all lines above)	\$	(A)
Risk Purchasing Group Administration Fee (required)	\$ 15.00	(B)
<b>Total Cost Due</b> (add A + B)	\$	

## Electronic Disclosure and Consent, Warranty and Compensation

### PLEASE READ, COMPLETE #9 BELOW, AND SIGN ON PAGE 12

#### 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.
6. 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](http://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. ○

- Fax to: \_\_\_\_\_ attn: \_\_\_\_\_
- Mail to: \_\_\_\_\_ attn: \_\_\_\_\_
- \_\_\_\_\_

**Warranty and Disclosure Statement:** I understand that the insurance company, in determining whether to provide insurance coverage, will rely on the information contained in this form and all other information being submitted. I hereby warrant, represent and confirm that, to the best of my knowledge, all information provided is complete, true and correct.

I am aware that the insurance company expects accurate reporting for my premium calculation. I understand that my book and records may be examined or audited by the insurance company at any time during the coverage period and up to three years thereafter. Intentional misrepresentation or misreporting may jeopardize coverage. We reserve 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.

**Compensation and Other Disclosure Information:** K&K Insurance Group, Inc. ("K&K") is an insurance producer licensed in your state. Insurance producers are authorized by their license to confer with insurance purchasers about the benefits, terms and conditions of insurance contracts; to offer advice concerning the substantive benefits of particular insurance contracts; to sell insurance; and to obtain insurance for purchasers. The role of the producer in any particular transaction involves one or more of these activities. Compensation will be paid to the producer, based on the insurance contract the producer sells. Depending on the insurer(s) and insurance contract(s) the purchaser selects, compensation will be paid by the insurer(s) selling the insurance contract or by another third party. Such compensation may vary depending on a number of factors, including the insurance contract(s) and the insurer(s) the purchaser selects. In addition, K&K may charge a fee for administrative services. Your signature on your application, quote form, check, credit card and/or other authorization for payment of your premium, will be deemed to signify your consent to and acceptance of the terms and conditions including the compensation, as disclosed above, that is to be received by K&K. The insurance purchaser may obtain information about compensation expected to be received by the producer based in whole or in part on the sale of insurance to the purchaser, and compensation expected to be received based in whole or in part of any alternative quotes presented to the purchaser by the producer, by emailing a written request to warranty@kandkinsurance.com.

In addition, premiums paid by clients to K&K for remittance to insurers, client refunds and claim payments paid to K&K by insurance companies for remittance to clients are deposited into fiduciary accounts in accordance with applicable insurance laws until they are due to be paid to the insurance company or Client. Subject to such laws and the applicable insurance company's consent, where required, K&K will retain the interest or investment income earned while such funds are on deposit in such accounts.

In placing, renewing, consulting on or servicing your insurance coverages K&K and its affiliates may participate in contingent commission arrangements with insurance companies that provide for additional contingent compensation, if, for example, certain underwriting, profitability, volume or retention goals are achieved. Such goals are typically based on the total amount of certain insurance coverages placed by K&K with the insurance company or the overall performance of the policies placed with that insurance company, not on an individual policy basis. As a result, K&K may be considered to have an incentive to place your insurance coverages with a particular insurance company. Where K&K participates in contingent commission arrangements with insurance companies, K&K may be entitled to additional commission in the range of 0 to 5% depending upon whether and when specified thresholds are achieved.

Our liability to you, in total, for the duration of our business relationship for any and all damages, costs, and expenses (including but not limited to attorneys' fees), whether based on contract, tort (including negligence), or otherwise, in connection with or related to our services (including a failure to provide a service) that we provide in total shall be limited to the lesser of \$2,500,000 or the singular annual limit of the policy of insurance procured by us on your behalf from which your damages arise.

This liability limitation applies to you, our client, and extends to our client's parent(s), affiliates, subsidiaries, and their respective directors, officers, employees and agents (each a "Client Group Member" of the "Client Group") wherever located that seek to assert claims against K&K, and its parent(s), affiliates, subsidiaries and their respective directors, officers, employees and agents (each an "K&K Group Member" of the "K&K Group"). Nothing in this liability limitation section implies that any K&K Group Member owes or accepts any duty or responsibility to any Client Group Member.

If you or any of your Group Members asserts any claims or makes any demands against us or any K&K Group Member for a total amount in excess of this liability limitation, then you agree to indemnify K&K for any and all liabilities, costs, damages and expenses, including attorneys' fees, incurred by K&K or any K&K Group Member that exceeds this liability limitation.

Aon Corporation, our ultimate parent company, and its affiliates have from time to time sponsored and invested in insurance and reinsurance companies. While we generally undertake such activities with a view to creating an orderly flow of capacity for our clients, we also seek an appropriate return on our investment. These investments, for which Aon is generally at-risk for potential price loss, typically are small and range from fixed-income to common stock transactions. In such case, the gains or losses we make through your investments could potentially be linked, in part, to the results of treaties or policies transacted with you. Please visit the Aon website at [http://www.aon.com/market\\_relationships](http://www.aon.com/market_relationships) for a current listing of insurance and reinsurance carriers in which Aon Corporate and its affiliates hold any ownership interest.

**Applicant business name** (from page 5): \_\_\_\_\_

**Applicant or agent signature:** \_\_\_\_\_ **Date:** \_\_\_\_\_

**Printed name:** \_\_\_\_\_ **Title:** \_\_\_\_\_

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

**AGENTS: YOU MUST CONTINUE TO NEXT PAGE AND COMPLETE AGENT WARRANTY SECTION**  
**Enrollments cannot be accepted unless this section is completed**





## PAYMENT OPTIONS

Submit a completed enrollment (including signed Warranty Statement) and payment to:

Applicant business name: \_\_\_\_\_ Effective date: \_\_\_\_\_

**PAY BY ACH (Bank Account): THIS OPTION IS ONLY AVAILABLE FOR PURCHASES MADE 15 DAYS OR MORE PRIOR TO THE EFFECTIVE DATE**

- **E-mail** info@campinsurance-kk.com  
or
- **Fax** 1-260-459-5105

I (we) authorize K&K Insurance Group to initiate a single electronic debit from the account shown below and have attached a voided copy of the check:

Name on Bank Account: \_\_\_\_\_ Bank Name: \_\_\_\_\_

Draft Amount : \$ \_\_\_\_\_  Checking, or  Savings

Bank Account Routing/Transit Number\* \_\_\_\_\_ Bank Account Number\* \_\_\_\_\_

\*See below for an explanation of where to locate these two sets of numbers on your bank check.

\_\_\_\_\_ Date: \_\_\_\_\_

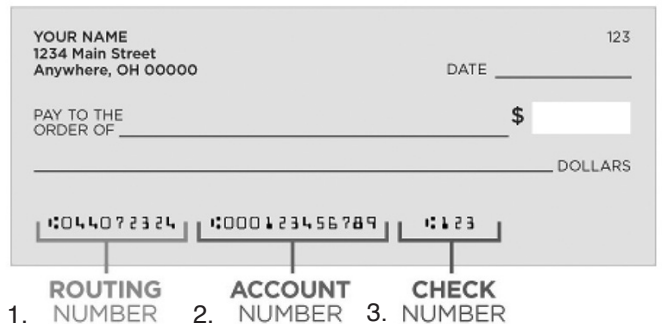
Authorized Signature(s) - (Not required if authorization by phone by K&K)

\_\_\_\_\_ Date: \_\_\_\_\_

Authorized Signature(s) - (Not required if authorization by phone by K&K)

**EXPLANATION OF CHECK NUMBERS**

1. Bank Routing/Transit Number - This is a nine digit number separated by a bar and a colon |: 123456789 |:
2. Account Number - This number may appear as the second, first or third series of numbers. Please read carefully.
3. Check Number - Matches number in the upper right corner of check. NOT REQUIRED FOR ACH.



**PAY BY CHECK:** (Payable to K&K Insurance Group)

- **Mail**
  - Regular Mail
  - K&K Insurance  
Camp RPG Program  
P.O. Box 2338  
Fort Wayne, IN 46801-2338
  - Overnight Mail
  - K&K Insurance  
Camp RPG Program  
1712 Magnavox Way  
Fort Wayne, IN 46804

**PAY BY CREDIT CARD:**

- **Fax only** 1-260-459-5105
- VISA     MASTERCARD     DISCOVER     AMERICAN EXPRESS

Card number: \_\_\_\_\_

CSC # (card security) code: \_\_\_\_\_ Expiration date: \_\_\_\_\_

I authorize K&K Insurance Group, Inc. to charge my payment to my credit card in the amount of \$ \_\_\_\_\_

Print name (as on card): \_\_\_\_\_

Cardholder signature: \_\_\_\_\_

Cardholder phone number: (\_\_\_\_) \_\_\_\_\_

FATCA Notice: Please go to [Aon.com/FATCA](http://Aon.com/FATCA) to obtain appropriate W-9.