



# YOUTH SPORTS CAMP & SPORTS CLINIC

## Insurance Program and Enrollment Form

This brochure is valid for effective dates from 3/1/17 through 2/28/18

Higher liability limits are available immediately online.

### 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 their own facility
- Weight loss camps/programs

- Boxing
- Box lacrosse
- Broomball
- Cycling or BMX
- Diving
- Equestrian
- Martial arts
- Open water activities/events
- Skiing (snow or water)

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

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.

### 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.

#### 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

- 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

## EXCLUSIONS

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

- Abuse, molestation, harrasment or sexual conduct
- Amusement devices (e.g.: rides, slides, inflatables, bungees, climbing walls, dunk tanks)
- Asbestos
- 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

## COVERAGES AND LIMITS

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)	\$ 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
Medical Expense Reimbursement for Participants	\$ 1,000	\$ 1,000
Legal Liability to Participants (LLP) NOTES: • The limit of LLP provided is based upon the sport class. If multiple sports are in a single camp, then the highest sport class applies • For CGL limits above \$1,000,000 the highest LLP limit provided for Class 2 Sports will be \$1,000,000	\$ 1,000,000	\$ 2,000,000*

  

Rates (per participant) – Class 1 Sports	Option 1	Option 1 w/Brain Injury Excluded	Option 2	Option 2 w/Brain Injury Excluded
Per participant/per daily session	\$1.37	N/A	\$1.87	N/A
Per participant/per weekly session (camps 3-7 consecutive days)	\$4.12	N/A	\$5.70	N/A
Per participant/overnight camps (camps no more than 7 consecutive days) Note: Adult accompanied camps are not eligible for this option	\$5.48	N/A	\$7.57	N/A

  

Rates (per participant) – Class 2 Sports	Option 1	Option 1 w/Brain Injury Excluded	Option 2	Option 2 w/Brain Injury Excluded
Per participant/per daily session	\$1.51	\$1.37	\$2.08	\$1.87
Per participant/per weekly session (camps 3-7 consecutive days)	\$4.55	\$4.12	\$6.34	\$5.70
Per participant/overnight camps (camps no more than 7 consecutive days) Note: Adult accompanied camps are not eligible for this option	\$6.05	\$5.48	\$8.41	\$7.57

  

<b>Minimum Premiums - All Classes (1 &amp; 2)</b>	\$ 240.00	\$ 360.00
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## 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.

**Medical Expense Reimbursement for Participants** - coverage which will pay expenses incurred for illness which a "participant" first experiences, or is exposed to, during a covered camp program. The illness must be reported within two years from the first experience or exposure and payments are made regardless of fault.

"Participant" means any person engaged in the activities of your camp operations. Participant does not include any compensated member of your staff, including employees or independent contractors.

## OPTIONAL COVERAGE AVAILABLE

### Sexual Abuse or Sexual Molestation 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 or sexual molestation:

Option 1: \$1,000,000 of liability coverage for sums the insured becomes legally obligated to pay as damages because of loss arising out of any actual or threatened sexual abuse or sexual molestation. 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.

CONTINUED ON NEXT PAGE

## OPTIONAL COVERAGES CONTINUED

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

Options	Rates
<b>Option 1 - \$1,000,000</b> Sexual Abuse or Sexual Molestation Liability	See page 9 for rates (\$150.00 minimum premium)
<b>Option 2 - \$100,000</b> Abuse, Molestation, Harassment or Sexual Conduct Defense Cost Reimbursement	\$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 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 \$1.37 x 50 x 2 for a premium calculation of \$137.00.

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. What happens if I need to cancel a camp or clinic?**

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.

**6. 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.

**7. 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: Ascension Benefits & Insurance Solutions, P.O. Box 25936, Overland Park, KS 66225 or [programs@ascensionins.com](mailto:programs@ascensionins.com).

### FOUR EASY WAYS TO ENROLL FOR COVERAGE



**WEB** Receive coverage immediately by purchasing online at [www.ascensionins.com/programs](http://www.ascensionins.com/programs)

**OR**

Submit this enrollment form, with payment, to us.



**E-MAIL** [programs@ascensionins.com](mailto:programs@ascensionins.com)



**FAX** 1-913-327-0201



**MAIL** Regular: Overnight:

Ascension Benefits & Insurance Solutions  
P.O. Box 25936  
Overland Park, KS 66225

Ascension Benefits & Insurance Solutions  
9225 Indian Creek Parkway,  
Suite 700  
Overland Park, KS 66210



**QUESTIONS** Call 1-800-955-1991



# Enrollment Form - Youth Sports Camp & Sports Clinic Insurance

Valid for effective dates from 3/1/17 through 2/28/18

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 membership 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 & date where required 3. Remit completed enrollment form (pages 5 - 11) with payment**

**GENERAL INFORMATION**

I am a new account                       I am renewing my coverage

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:  Sole Proprietorship    Limited Liability Co.    Corporation    Partnership  
 Other (describe): \_\_\_\_\_

Mailing address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Contact name: \_\_\_\_\_

Phone: (\_\_\_\_) \_\_\_\_\_ Cell: (\_\_\_\_) \_\_\_\_\_ Fax: (\_\_\_\_) \_\_\_\_\_

E-mail: \_\_\_\_\_ Website: \_\_\_\_\_

**DATES**

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.)    Start my coverage on this date: \_\_\_\_ / \_\_\_\_ / \_\_\_\_

**BUSINESS INFORMATION**

1. Are any of your camp/clinic attendees age 20 or over?                       Yes       No  
If yes, do you allow more than two parents or adults to accompany youth participants in camp activities?                       Yes       No  
If you allow parent or adult participation, do you offer any "adult-only" instruction or competitions?                       Yes       No

2. Are you an after school, day care or latch key program?                       Yes       No

3. Do you own the facility(s) where the camps/clinics take place?                       Yes       No

4. Are you a weight loss camp/program?                       Yes       No

5. Does any of your camps/clinics include an all star game or bowl game?                       Yes       No

6. Are any of your camps/clinics a professional try-out or training camp?                       Yes       No

7. Are any of your camps/clinics a recruiting event, showcase or combine?                       Yes       No

8. Are any of your camps/clinics held on the property of a private home or residence?                       Yes       No

9. Does your program include any trips away from the main location?                       Yes       No  
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

**Ascension Benefits & Insurance Solutions • P.O. Box 25936 • Overland Park, KS 66225 • 1-800-955-1991**  
**E-mail = [programs@ascensionins.com](mailto:programs@ascensionins.com) • Fax 1-913-327-0201 • [www.ascensionins.com/programs](http://www.ascensionins.com/programs)**

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BUSINESS INFORMATION CONTINUED

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).

**Regardless of general liability occurrence limits purchased, legal liability to participants coverage for football, cheerleading, deck/floor/street hockey, field hockey, gymnastics, ice hockey, inline hockey, lacrosse, soccer, roller hockey (quad), water hockey, and wrestling will be limited to \$1,000,000 per occurrence.**

DOCUMENT DELIVERY

You will receive a certificate showing evidence that coverage has been bound. This coverage document will be delivered via e-mail, unless otherwise indicated below. If you have an insurance agent, all documents will be delivered to your agent only. Additional certificate requests will be delivered to the same person. Please select only one option.

- E-mail to: \_\_\_\_\_ attn: \_\_\_\_\_  
(selecting this option confirms your consent for coverage documents to be delivered via e-mail)
- Fax to: \_\_\_\_\_ attn: \_\_\_\_\_
- Mail to: \_\_\_\_\_ attn: \_\_\_\_\_

CERTIFICATE REQUESTS

You will receive a certificate showing evidence that coverage has been bound. Complete this section to request additional certificates. Provide separate requests for each additional certificate needed.

Note: Additional insureds are not automatically provided/issued per previous policy terms. You will need to request Additional Insureds that are needed for this policy term below.

Camp#: \_\_\_\_\_

Indicate the type of certificate that you are requesting:  Additional insured OR  Evidence of coverage

Certificate holder/entity name: \_\_\_\_\_

Mailing address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Relationship to you:  Owner/lessor of premises  Sponsor  Co-promoter  Other: \_\_\_\_\_

Other than being named on the certificate as an additional insured or certificate holder, does the person or organization require any special wording or endorsements?  Yes  No

If yes, check all that apply (**Check your request carefully before submitting. The most common delay in certificate processing is caused by providing a partial or incorrect name and/or instructions.**)

- Form CG2026  Primary endorsement  Waiver of subrogation  Other: \_\_\_\_\_  
(please explain)

Date certificate needed by: \_\_\_\_/\_\_\_\_/\_\_\_\_

AGENTS ONLY

TO BE COMPLETED ONLY IF LICENSED INSURANCE AGENT IS SUBMITTING THIS FORM

Agency name: \_\_\_\_\_

Agency mailing address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Agent/contact name: \_\_\_\_\_

Agency telephone: (\_\_\_\_) \_\_\_\_\_ Agency fax: (\_\_\_\_) \_\_\_\_\_

Agent/contact e-mail address: \_\_\_\_\_ Tax ID #: \_\_\_\_\_

## 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 2 camps, please provide information on an additional sheet.

**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.

**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

**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

## PREMIUM CALCULATION

1. Use rates below 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 next page), 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 or check here if a higher liability limit is needed.  
 Limit needed: \_\_\_\_\_
6. For Class 2 Sports the LLP limit will be limited to \$1,000,000 regardless of general liability occurrence limit purchased.

**CONTINUE TO RATING ON NEXT PAGE**

## PREMIUM CALCULATION CONTINUED

### 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	\$1.37 Per Day/Per Commuter Camper	N/A	\$1.87 Per Day/Per Commuter Camper	N/A
<b>Weekly</b> (no overnight exposures) = • 3-7 consecutive days	\$4.12 Per Week/Per Commuter Camper	N/A	\$5.70 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	\$5.48 Per Resident Camper	N/A	\$7.57 Per Resident Camper	N/A
<b>MINIMUM PREMIUMS:</b>	\$240.00		\$360.00	

### RATES and MINIMUM PREMIUMS – 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	Option 1 w/Brain Injury Excluded	Option 2	Option w/Brain Injury Excluded
<b>Daily</b> (no overnight exposures) = • 2 consecutive days or less; OR • Multiple non-consecutive days	\$1.51 Per Day/Per Commuter Camper	\$1.37	\$2.08 Per Day/Per Commuter Camper	\$1.87
<b>Weekly</b> (no overnight exposures) = • 3-7 consecutive days	\$4.55 Per Week/Per Commuter Camper	\$4.12	\$6.34 Per Week/Per Commuter Camper	\$5.70
<b>Overnight/Resident</b> = • 1-7 consecutive days Note: Adult accompanied camps are not eligible for this option	\$6.05 Per Resident Camper	\$5.48	\$8.41 Per Resident Camper	\$7.57
<b>MINIMUM PREMIUMS:</b>	\$240.00		\$360.00	

### COST CALCULATION

Check here, if you are opting to exclude coverage for brain injury. Please make sure you are using the accurate rate below.

Note, this exclusion applies to Cheerleading, Deck/floor/street hockey, Football, Field hockey, Gymnastics, Ice hockey, Inline hockey, Lacrosse, Roller hockey (quad), Soccer, Water hockey and Wrestling

Camp/Session # (from page 7)	Coverage Option (1 or 2)	# of Days OR Weeks	X	Daily OR Weekly Rate (from page 8)	X	# of Campers	=	Premium	
			X	\$	X		=	\$	
			X	\$	X		=	\$	
			X	\$	X		=	\$	
<b>Calculated Premium</b> (add premium lines above)								\$	(A)
<b>Minimum Premium</b> (from above)								\$	(B)
<b>Program Premium Due</b> (greater amount from line A or B)								\$	



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

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

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

1. Does your organization currently have employees, volunteers or require the presence of at least two adults when minors are present?  Yes  No
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
  - a. Are you aware of any occurrences that could lead to a claim?  Yes  No  
If yes to 2. or 2.a., please explain: \_\_\_\_\_
3. 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
  - 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 or sanctioning/governing body member?  Yes  No
  - c. Do the written procedures establish and require adherence to the "three person rule"? ("Three person rule" prohibits one adult from being alone with one youth. A second adult must be present, or there must be two or more youths with an adult.) If no, do the procedures establish if and when exceptions to the "three person rule" are permissible as part of your operations/activities?  Yes  No
4. Please complete the following questions regarding employee and volunteer screening controls used by your organization.
  - Check here and skip the chart below if you have no employees or volunteers, but always require the presence of at least two adults whenever minors are present.

Please Complete All Questions The term "Volunteers" in the following questions means someone who exerts control over or supervises participants.	Employees (Check Here if No Employees <input type="radio"/> )	Volunteers (Check Here if No Volunteers <input type="radio"/> )
Are written 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 #4: \_\_\_\_\_

<input type="radio"/> <b>Option 1 - \$1,000,000 Sexual Abuse or Sexual Molestation Liability</b> Rates:      Daily Rate = \$.14      Weekly Rate = \$.43      Overnight/Resident Rate = \$.57							
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		=	\$
		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 - \$100,000 Abuse, Molestation, or Harassment of Sexual Conduct Defense Cost Reimbursement</b>							\$ 100.00

OPTIONAL COVERAGES PREMIUM CALCULATIONS

Program Premium (from page 8)	\$
Sexual Abuse/Sexual Molestation Premium: (from page 9) - Optional Coverage <input type="radio"/> \$100,000 Defense Reimbursement Only OR <input type="radio"/> \$1,000,000 Liability Limit	\$
<b>Total Premium Due</b> (add all lines above)	<b>\$</b>

**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 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 commits a fraudulent insurance 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 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.

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 books 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.

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

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

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

Named insured (from page 5): \_\_\_\_\_

The following exclusions are contained in the commercial general liability coverage you are purchasing. Abuse, molestation, harassment or sexual conduct (unless optional liability coverage is purchased); 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); 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 their own facility; 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, Karate, Kayaking, Kite surfing, Luge (street), Marathon, Martial arts, Mixed martial arts, 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), Tae Kwon Do, Trapeze, Takraw, Trampoline (unless reported, reviewed and approved by us), Triathlon, Unicycling, Wake boarding, Wind surfing, Wrestling (Roman/Greco), Yachting.

**COSTS ARE 100% NON-REFUNDABLE ONCE COVERAGE BEGINS. COVERAGE IS CONTINGENT UPON RECEIPT OF PAYMENT. NO COVERAGE WILL BE DEEMED IN EFFECT UNTIL THE ACCURATE PAYMENT IS RECEIVED BY THE COMPANY OR THEIR REPRESENTATIVE.**

**Step 1: Calculate Final Cost**

Total Premium Due (from page 10)	\$ _____
Annual Risk Purchasing Membership Fee (REQUIRED to be able to process enrollment)	\$ 15.00
<b>TOTAL COST DUE</b>	<b>\$ _____</b>

**Step 2: Select Payment Method. Check one.**

Check: Please make check payable to Ascension Benefits & Insurance Solutions.  
Enclosed is check # \_\_\_\_\_ for \$ \_\_\_\_\_

Credit Card: If you are making your payment by credit/debit card, please complete the following:  
 VISA       MASTERCARD       AMERICAN EXPRESS

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

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

I authorize Ascension Benefits & Insurance Solutions to charge my payment to my credit card in the amount of \$ \_\_\_\_\_

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

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