



GYMNASTICS SCHOOLS/CLUBS Insurance Program and Application

**REQUIRED TO QUOTE - Complete pages 3 - 7, plus pages 18 & 19
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)**

WAYS TO ENROLL FOR COVERAGE

Submit this enrollment form for a quote.

E-MAIL info@gymnasticsinsurance-kk.com

FAX 1-260-459-5940

MAIL K&K Insurance
Gymnastics RPG
P.O. Box 2338
Fort Wayne, IN
46801-2338

QUESTIONS Call 1-800-648-6406

FREQUENTLY ASKED QUESTIONS

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?

No. You will receive a certificate of insurance as proof of coverage. By applying for this insurance, you are applying for membership in the Sports, Leisure and Entertainment Risk Purchasing Group (RPG), a group formed and operating pursuant to the Liability Risk Retention Act of 1986 (15 USC 3901 et seq.). Coverage is offered exclusively through the 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 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. For a copy of the RPG master policy, please submit your request in writing to: K&K Insurance Group, Inc., P.O. Box 2338, Fort Wayne, IN 46801-2338.

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)



Application
Gymnastics Schools/Clubs

Insuring the world's fun!

Completion of this application confirms your desire to obtain insurance through the Sports, Leisure and Entertainment Risk Purchasing Group, a group formed and operating pursuant to the Liability Risk Retention Act of 1986 (15 USC 3901 et seq.).

- TO AVOID QUOTING DELAYS: 1. Complete all applicable sections (print legibly)
2. Sign and date where required
3. Remit completed application (REQUIRED - pages 3-7 & 18-19; pages 8-16 for optionals)

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.

DBA (if applicable):

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:

(By listing an email address, you are giving us permission to contact you by email about your policy. Refer to page 18 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

Please provide the effective date of coverage needed. Coverage can be bound upon acceptance of our proposal and payment. (If renewing coverage, please provide the expiration date of your current policy).

Start my coverage on this date: / /

BUSINESS INFORMATION

1. Form of business: Not-for-profit For-profit

2. # of years in business? # of years of current management?

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

4. # of Instructors: a) Employed: Full-time Part-time b) Independent contractors:

(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)

5. Are any of your instructors under the age of 21? Yes No

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

6. Are all instructors/coaches who are training and instructing students to compete in events at the optional routine levels (levels 7-10 & Elite) certified? N/A Yes No

BUSINESS INFORMATION CONTINUED

7. Is at least one instructor/coach CPR/first aid certified and on-site during open hours? Yes No
8. Is your student/instructor ratio for a typical class 10:1 or less? Yes No
9. Do you require a waiver to be signed by all persons (and/or their parent and/or legal guardian) as a part of your registration and prior to participation, including non-members taking part in programs/activities as well as adults that are taking part in a Mommy & Me, Parent-Tot, etc. classes? Yes No

If no, please explain: _____

10. Do you have a formal process to store and maintain signed waivers for at least 2 years? Yes No
11. Please identify all programs, activities and services that you offer (check all that apply):

Notes:

- You must identify an exposure for coverage to be considered and approved. The company reserves the right to decline any request for coverage.
- Coverage will not extend to programs, activities and services that are not reported and approved in writing by the company.

- | | |
|---|--|
| <input type="radio"/> Child/adult instructional gymnastic classes
(Adult participates with child in class, ex: Mommy & Me) | <input type="radio"/> Trampolines (instruction/training classes/programs only) |
| <input type="radio"/> Cheerleading | <input type="radio"/> Pre-school gymnastics |
| <input type="radio"/> Competitive/Artistic gymnastics
What levels are trained? _____ | <input type="radio"/> Recreational gymnastics |
| <input type="radio"/> Mobile gymnastic programs | <input type="radio"/> Rhythmic gymnastics |
| <input type="radio"/> NinjaZone | <input type="radio"/> Sports acrobatics (USAG sanctioned only) |
| <input type="radio"/> Ninja Monkey | <input type="radio"/> Tumble bus |
| | <input type="radio"/> Tumbling |

Ancillary instructional or learning programs

- | | |
|---|--|
| <input type="radio"/> Dance | <input type="radio"/> Swimming (instructional classes/programs only) |
| <input type="radio"/> Drama/Theater | <input type="radio"/> Strength conditioning area/programs |
| <input type="radio"/> Martial arts | <input type="radio"/> Weightlifting |
| <input type="radio"/> Pilates/Yoga/Aerobics | <input type="radio"/> Other: _____ |

Other operations/exposures:

- | | | |
|---|---|--|
| <input type="radio"/> Batting cages * | <input type="radio"/> Open gym | <input type="radio"/> Spas and spa services * |
| <input type="radio"/> Birthday parties | <input type="radio"/> Ninja, Urban/Extreme gymnastics, Tricking | <input type="radio"/> Steam rooms or saunas* |
| <input type="radio"/> Camps/Clinics | <input type="radio"/> Parents night out | <input type="radio"/> Swimming pools |
| <input type="radio"/> Circus arts/skills training * | <input type="radio"/> Parkour/Free-running | <input type="radio"/> Tanning beds* |
| <input type="radio"/> Climbing walls/ropes/cargo nets | <input type="radio"/> Physical/Sports rehab therapy* | <input type="radio"/> Trampolines |
| <input type="radio"/> Inflatable Air Pit | <input type="radio"/> Resi-Pit | <input type="radio"/> Warped Walls |
| <input type="radio"/> Inflatables | <input type="radio"/> Restaurants* | <input type="radio"/> Whirlpools, Hot tubs, or Jacuzzis* |
| <input type="radio"/> Massage therapy * | <input type="radio"/> Snack/juice bars | <input type="radio"/> Ziplines/slack lines/trapezes |
| <input type="radio"/> Obstacle course type training classes/activities such as USA Ninja Challenge™, USAIGC Warrior Program, etc. | <input type="radio"/> Social events | <input type="radio"/> Other: _____ |

*NOTE: These activities/services are excluded under this program.

FACILITY/OPERATIONS INFORMATION

Your facility exposures/operations are subject to underwriting review and approval. Additional premium charges may apply. Please make sure all questions are answered to avoid any quoting delays.

1. Do you operate a retail store/pro shop? Yes No
- If yes,
- a) Identify the products you sell or distribute.
- Clothing Nutritional supplements (describe): _____
- Equipment (describe): _____ Other (describe): _____
- b) Do you private label or manufacture your own products? Yes No
- c) What are your total annual gross sales from the products you sell/distribute? \$ _____

FACILITY/OPERATIONS INFORMATION CONTINUED

2. Do you host meets, competitions, or events involving other schools/clubs? Yes No
 If yes, are your events USAG sanctioned? Yes No

NOTES • USAG sanctioned events are ineligible for this optional coverage, since they are covered by USAG.

- Coverage for events you organize and operate that include participants 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 questions on page 13.

3. Do you sublease your gymnastic facility to others? Yes No

If yes,

- a) Describe the operations of the sublease: _____
 b) Do you obtain a certificate of insurance and require to be named an Additional Insured? Yes No
 (Note: This policy does not cover subleased events/activities)

4. Do you use any homemade or modified equipment in your operation? Yes No

If yes, please describe and **provide a picture**: _____

(Note: Must submit pictures if you have homemade or modified equipment for your equipment to be considered and approved)

5. Please identify all devices utilized in your operations. (check all that apply and provide pictures of any checked)

- Check here if you do not have any of the devices referenced below or any similar type devices
- | | | | |
|-------------------------------------|-----------------------|----------------------|--|
| <input type="radio"/> Climbing Wall | Maximum Height? _____ | Safety Harness Used? | <input type="radio"/> Yes <input type="radio"/> No |
| <input type="radio"/> Cargo Net | Maximum Height? _____ | Safety Harness Used? | <input type="radio"/> Yes <input type="radio"/> No |
| <input type="radio"/> Climbing Rope | Maximum Height? _____ | Safety Harness Used? | <input type="radio"/> Yes <input type="radio"/> No |
| <input type="radio"/> Slack Lines | Maximum Height? _____ | Safety Harness Used? | <input type="radio"/> Yes <input type="radio"/> No |
| <input type="radio"/> Trapeze | Maximum Height? _____ | Safety Harness Used? | <input type="radio"/> Yes <input type="radio"/> No |
| <input type="radio"/> Zip Line | Maximum Height? _____ | Safety Harness Used? | <input type="radio"/> Yes <input type="radio"/> No |
| <input type="radio"/> Other: _____ | Maximum Height? _____ | Safety Harness Used? | <input type="radio"/> Yes <input type="radio"/> No |

6. Do you have padding underneath your device(s)? N/A Yes No

NOTE

- High wires, ribbon/fabric, zip lines, or slack line performing devices or trapeze systems more than 5 feet from the ground without a safety harness are not eligible for coverage under this program.
- Climbing walls exceeding 10 feet in height are subject to additional review and approval.

7. Do you have a foam pit(s), resi-pits and/or inflatable air pits? Yes No

If yes:

- a) Please check the type(s) of pits you use: foam resi inflatable air
 b) Do you have a written maintenance and use procedure manual in place and is it provided to all staff? Yes No
 c) Is the pit supervised at all times by a certified trainer/instructor? Yes No
 d) Do you review safety procedures with all members/participants before using the pit(s)? Yes No
 e) Is the pit only used for gymnastics and/or cheerleading training? Yes No

If no, explain other uses: _____

- f) What is the depth of the total pit? _____

- g) Is the pit above or below ground? Above Below

h) For foam pits:

- How often do you: Replace blocks? _____ (i.e.: once a month, once a year, etc.)
 How often do you: Fluff/rotate the blocks? _____ (i.e.: once a week, once a month, etc.)
 Identify the pit base (please check): Solid floor Cushion/mat Trampoline/suspension Resi-Pit Inflatable Air Pit

8. Do you have a designated play/soft-play area for children that is open to the public on a 'pay for play' basis? Yes No

If yes, what are your annual receipts from this operation? \$ _____

FACILITY/OPERATIONS INFORMATION CONTINUED

9. Do you provide childcare/nursery/babysitting/before & after school services at your gym? Yes No
 If yes, do you have a day care license? Yes No

▶ If you DO have a day care license:

- a) Do you carry separate insurance coverage for this exposure? Yes No
 b) Please provide: _____

_____ to _____
 Carrier Name Policy Number Coverage Period

▶ If you DO NOT have a day care license but you provide childcare/nursery/babysitting/before & after school services:

- a) Are parents required to sign children in and out? Yes No
 b) Are waivers signed by a parent/guardian? Yes No
 c) Are staff members CPR and first aid trained? Yes No
 d) Are parents to remain in the facility while children are in your care? Yes No
 If no, please advise: _____

- e) Does your employment application ask the staff applicant if they have ever been convicted of a crime? Yes No
 f) Is the childcare staff trained in policies applicable to the prevention of child/sexual abuse? Yes No
 g) Do the procedures require that known or suspected abuse incidents must be reported to law enforcement? Yes No

10. Do you or your staff ever transport your members/participants? Yes No
 (Note: Transportation of athletes/member is excluded under this policy)

11. Do you ever take participants away from your premises for any programs, camps and/or activities, other than for parades, competitions and demonstrations? Yes No

If yes, and you take participants away from your premises,

a) Check when this occurs (check all that apply) Gymnastics programs Camps/clinics Other: _____

b) Are separate signed release forms obtained from parents/legal guardians to allow for off-site activities? Yes No

c) Identify all off-site activities that apply. Only those off-site activities approved can coverage be extended to:

- | | | |
|---|--|---|
| <input type="radio"/> Amusement park* | <input type="radio"/> Local park (describe activities): _____ | <input type="radio"/> Overnight camping retreat* |
| <input type="radio"/> Hiking/Nature Walks* | <input type="radio"/> Local sports game (describe): _____ | <input type="radio"/> Rope course and/or obstacle course* |
| <input type="radio"/> Historical museum | <input type="radio"/> Miniature golf | <input type="radio"/> Snow skiing/snowboarding* |
| <input type="radio"/> Horseback riding* | <input type="radio"/> Movie theatre | <input type="radio"/> Splash pads/water parks* |
| <input type="radio"/> Ice skating/roller skating | <input type="radio"/> Open water activities (skiing, canoeing, etc.) | <input type="radio"/> Skateboard park* |
| <input type="radio"/> Bowling ally | | <input type="radio"/> Trampoline Park* |
| <input type="radio"/> Mall | | <input type="radio"/> Trip to the beach* |
| <input type="radio"/> Local pool w/lifeguards on duty | | |

Other -subject to approval (describe): _____

* These activities marked are not eligible for coverage. This is not a complete listing.

d) Do you maintain a participant/supervisor ratio of at least 10 to 1? Yes No

e) How do you transport participants to off-site locations? (check all that apply)

- Hired Bus/Vehicle Walk – distance walked: _____
 Bus/Vehicle (owned by you) Public Transportation (subway, bus, etc.)
 Other (please 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 CONTINUED

12. Do you host any overnight events/activities? Yes No

If yes:

- a) What programs/activities have overnight events/activities? (check all that apply)
 Parent's night out Overnight Camps/clinics Other: _____
- b) Typical age group attending _____
- c) Typical hours of the event/activity _____ am/pm to _____ am/pm
- d) Are all supervisors over the age of 21? Yes No
- e) Do you have any parents and/or volunteers to assist with supervision? Yes No
 If yes, do you run background checks on all of these individuals? Yes No
- f) Do you have at least 2 employees on-site during the event/activity? Yes No
- g) Describe the type of activities that take place during the event/activity: _____
- h) Do you require separate waivers to be signed by all participants and/or their parents and/or guardian? Yes No
- i) Do these overnight events/activities take place at your facility? Yes No
 If no, please explain: _____

13. If you suspect an participant has a concussion, do you have an action plan that includes:

- a) Immediately removing the participant from the class, event or competition? Yes No
- b) Keeping the participant out of the class, event or competition until they provide written clearance from a licensed physician? Yes No

14. FOR NEW ACCOUNTS ONLY

Do you have current coverage in place? Yes No

If no, please check/explain:

- New business operation Other, please explain: _____

If yes:

- a) Please provide current valued loss runs (within 90 days of the effective date) with at least 5 years of loss history, including your current year. In addition, please describe any liability or medical claims over \$5,000 that have been paid under your insurance coverage for those years.
- b) Name(s) of current carrier(s): _____ Expiration date(s): _____
- c) Is your current carrier non-renewing your coverage? Yes No
 If yes, why? _____

Note: We cannot provide a quote without loss history documentation

GYMNASTIC / TUMBLING / TRAMPOLINE / SPORTS ACROBATICS / CHEERLEADING MEMBERSHIP INFORMATION

1. Are all of your coaching staff USAG certified coaches? Yes No
2. What limit of liability insurance are you seeking?
 \$1,000,000 \$2,000,000 \$3,000,000 \$4,000,000 \$5,000,000
3. Please provide the maximum number of students projected to be enrolled at the busiest time of year in your gymnastic, tumbling, trampoline, sports acrobatics and cheerleading programs.

Age Groups	Number of Students/Members
Ages 4 & Under	
Ages 5 & 6	
Ages 7 – 12	
Ages 13 – 17	
Ages 18 & Over	

FACILITY/OPERATIONS INFORMATION CONTINUED

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.

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

1. Do you offer martial arts programs or classes? Yes No
 If yes,
- a) Do you offer any type of martial arts involving sharpened or bladed weapons? Yes 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? Yes No
- c) Who conducts these classes? (check all that apply)
- your staff independent contractors
- 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? Yes No

Note:

The following styles of martial arts are not eligible for coverage under this program: boxing (contact/sparring), dim mak, haganah, kali/escrima, mixed martial arts, savate, sayoc 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) ? Yes 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 Check the activities that apply	Number of Students/Members
Swimming (instructional classes/programs)	
Yoga and/or Exercise programs/classes: <input type="radio"/> Yoga (type): _____ <input type="radio"/> Weightlifting <input type="radio"/> Aerobics / Pilates <input type="radio"/> Other (please list): _____	
Dance, drama and/or theater programs/classes: <input type="radio"/> Ballet <input type="radio"/> Hip Hop <input type="radio"/> Tap <input type="radio"/> Jazz <input type="radio"/> Drama/Acting/Theater classes <input type="radio"/> Other (please list): _____	
Martial Arts programs or classes: <input type="radio"/> Karate <input type="radio"/> Taekwondo <input type="radio"/> Other (please list): _____	
Other (please describe): _____ _____	

FACILITY/OPERATIONS INFORMATION CONTINUED

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.

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? Yes No
3. Is your student/instructor ratio for a typical class 10:1 or less? Yes No
4. Are participants allowed to use apparatuses during these events/activities? Yes No
(Apparatus include: trampolines, zip/slack-lines, foam pit, silks, uneven bars, horizontal bar, rings, bounce houses, climbing walls, obstacle course)
 If yes, is each apparatus supervised during the event at all times by someone who is appropriately trained and over the age of 21? Yes No
5. Do all attendees attend a safety briefing prior to participation? Yes No
6. Do you host/hold open gym, parents night out, special events or other social parties? Yes No
 If yes:
 - a. Are these events open to the public/non-member guests? Yes No
 - b. Describe: _____
7. Do you have birthday parties? Yes No
 If yes,
 - a) Do the birthday parties include any of the following activities? (check all that apply)
 - Inflatables (e.g. bounce house/obstacle course)
 - Ninja and/or obstacle course type activities
 - Activities that are held outside (please describe): _____
 - Climbing walls
 - Zip Line or Slack Line
 - Climbing rope
 - Cargo Net
 - b) How long are the birthday parties? _____
 - c) Do you host parties for individuals over the age of 15? Yes No
 - d) Are adults able to participate in activities? Yes No, only allowed to be a spectator
 - e) Please provide the number of birthday parties you host annually.

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

FACILITY/OPERATIONS INFORMATION CONTINUED

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.

Check here if you do not offer any camps/clinics

1. Who participates in your camps/clinics? Members Only Members and Non-Members

2. Where are your camps/clinics held? (Check all that apply)
 - On-Site with NO off-site activities
 - On-Site with off-site activities
 - Off-Site
 Please provide off-site name and address: _____

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? Yes No

4. Is your student/instructor ratio for a typical class 10:1 or less? Yes No

5. Does your camp/clinic include any outside inflatables or water activities? Yes No
 If yes, please provide pictures of the inflatables along with details on the type of activity for review and approval. _____

6. Do you hold any activities off-site (other than at your gymnastics facility)? Yes No
 If yes, please make sure to complete question #11 on page 6.

7. Do your on-site camp activities include any activities/events other than gymnastics (e.g. art, ninja/obstacle course, other sports)? Yes No
 If yes, please describe activities/events: _____

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.

Camp 1	Dates of Camp	Hours of Camp	Age Group	# Of Campers	# Of Weeks
				Members* = _____	
				Non-members = _____	
Camp 2	Dates of Camp	Hours of Camp	Age Group	# Of Campers	# Of Weeks
				Members* = _____	
				Non-members = _____	
Camp 3	Dates of Camp	Hours of Camp	Age Group	# Of Campers	# Of Weeks
				Members* = _____	
				Non-members = _____	
Camp 4	Dates of Camp	Hours of Camp	Age Group	# Of Campers	# Of Weeks
				Members* = _____	
				Non-members = _____	

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

FACILITY/OPERATIONS INFORMATION CONTINUED

INDOOR OBSTACLE COURSE / NINJA / EXTREME TUMBLING

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.

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.: NinjaZone, Ninja Monkey)

- Indoor obstacle course: _____ Parkour: _____
 Ninja: _____ Other: _____

2. Do you carry separate liability insurance for these type of classes/programs/activities? Yes No

If no, please continue with the remaining underwriting questions for coverage consideration and rating.

If yes, please provide the following (note: coverage will be excluded under this policy for this exposure):

_____ to _____
 Carrier Name Policy Number Coverage Period

3. Do you require all staff to be certified to teach these classes? Yes No

If yes: Please list all the certifications held by your instructors: USAG

Other (please list): _____

4. 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 - 15	
Ages 7 - 12			

5. What are the age groups for your classes? _____ to _____

6. Is your student/instructor ratio for a typical class 10:1 or less? Yes No

7. Do you use a written skills-based graduated training method? Yes No

(Please provide a copy of your curriculum, a layout of the course, and include pictures of the area & equipment used for program)

8. Do you utilize equipment specifically designed for obstacle courses/ninja/extreme tumbling? Yes No

If yes, please attach a list of the equipment and their manufacturers

If no, please list each type of equipment/obstacles that is used for training/instruction: _____

9. Does your equipment include warped walls? Yes No

If yes, how many? _____ Please list height of each unit: _____

10. Is all equipment inspected prior to each class? Yes No

11. Do you use any homemade or modified equipment? Yes No

If yes, please explain and provide photos: _____

12. Is your facility equipped with video cameras to monitor use of equipment? Yes No

13. Does any of the equipment have a fall height above 5 ft? Yes No

If yes, please describe and provide pictures: _____

14. Is equipment protected or locked off during non-use hours to prevent unsupervised use? Yes No

If yes, describe precaution taken: _____

15. Do you conduct any instruction outdoors? (Note: any outdoor instruction\events\activities are excluded under this program) Yes No

16. Do you host or participate in any events or exhibitions? Yes No

(Note: events and exhibitions you host or participate in are excluded under this program)

17. Do you have open gym time for these programs/activities? Yes No

If yes,

a) Can non-members/general public attend? Yes No

b) Is open gym supervised by a certified staff member at all times? Yes No

c) Are participants of open gym only allowed to practice techniques for which they have been properly instructed? Yes No

d) Is your open gym time available to all ages at the same time? Yes No

FACILITY/OPERATIONS INFORMATION CONTINUED

INFLATABLE AMUSEMENT DEVICE

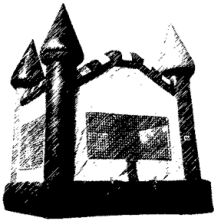
Coverage for these inflatable amusement devices will be excluded unless reported to and approved by the insurance company, and for which premium (if applicable), is paid.
If you own any inflatable amusement devices, you must complete the following section.

Check here if you do not own any inflatable amusement devices

NOTE:

Inflatables not owned by you are excluded

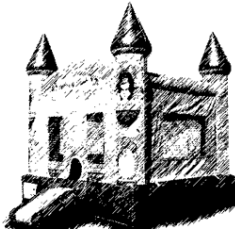
1. Please indicate the type and how many of each unit(s) you use in your operation. If basic design is not shown below, a photograph MUST accompany this questionnaire.



Bounce House

of units: _____

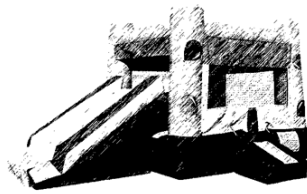
Model/serial #(s): _____



Bounce House with entry ramp

of units: _____

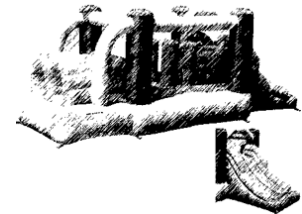
Model/serial #(s): _____



Bounce House with slide

of units: _____

Model/serial #(s): _____



Obstacle Course with slide

of units: _____

Model/serial #(s): _____

2. Do you have a copy of the maintenance and operations manual on site? Yes No
3. Is the inside jump surface of the device greater than 100 square feet (10' x 10')? Yes No
If yes, please provide the square footage: _____
4. Does the device include any slide with a fall height greater than 8 ft.? (If yes, provide photo and provide fall height: _____) Yes No
5. Are all employees responsible for operating the device trained and written documentation of such training maintained? Yes No
6. Is the inflatable amusement device ever loaned or rented to another party? Yes No
7. Is the inflatable amusement device used indoors at your premises only? Yes No
If no, please explain the following:
 - a) Where is it located if used outdoors? _____
 - b) How often is it used outdoors? _____
 - c) Describe the method by which the unit is secured/anchored to the ground: _____
 - d) Please provide a picture of the device set up in the spot where you normally would place it.
 - e) What is the participant/instructor ratio during the use of inflatables? ____ participant per instructor
8. Do you inspect and document the inflatable amusement device before each use? Yes No
9. Is the inflatable amusement device supervised at all times during use? Yes No
10. Do you use and secure the inflatable device in accordance with the operating manual? Yes No
11. Is signage addressing warnings and proper use of the device clearly displayed? Yes No
12. Is the inflatable device cleaned and sanitized on a regular schedule and records of the cleanings maintained? Yes No

FACILITY/OPERATIONS INFORMATION CONTINUED

MEETS, COMPETITIONS AND EVENTS COVERAGE (7 days or less in duration)

Coverage for events you organize and operate that include participants 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.

- 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.

- Check here if you do not own, manage or operate a swimming pool**

1. Select the use of your pool (check all that apply)

Members only Members and Non-members Supervised classes/programs Open swimming

2. Is a certified lifeguard(s) on duty during all pool hours? Yes No

If no:

Are lifeguards on duty for opening swimming? NA Yes No

Do you have at least one CPR trained staff member on site for all pool hours? Yes No

Do you have regular monitoring of the pool area? Yes No

Are signs posted indicating pool rules? Yes No

3. Do you have diving boards? Yes No

4. Does your facility have waterslides? Yes No

5. Is the pool area locked or blocked off when not in use? Yes No

6. Do you have a sauna, steam room, jacuzzi, hot tub, whirlpool or spa? Yes No
(Coverage for these exposures is excluded)

7. How many pools do you have? _____

OPTIONAL COVERAGES PREMIUM CALCULATION CONTINUED

Sexual Abuse or Sexual Molestation Liability Coverage OR Abuse, Molestation or Exploitation Defense 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 and training 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: _____

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.

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)

<u>Supplies & Inventory</u> (office supplies, items held for sale)	\$ _____
<u>Equipments & Contents</u> (athletic equipment, electronics, furniture, non-structural glass, phone/fax system, office contents, etc.)	\$ _____
<u>Improvements & Betterments</u> (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.	\$ _____
<u>Signs</u> (indoor or outdoor)	\$ _____
<u>Misc. Equipment</u> - 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)

2. Do you have a security system in place? Yes No

a. If yes, please describe: _____

3. Is any other operations, besides your own, or equipment of others stored in the same facility in which you store your equipment? Yes No

a. If yes, please describe: _____

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

CERTIFICATE REQUESTS

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. When is this certificate needed? : ____/____/____

2. This certificate is for: General Liability Coverage Equipment & Contents/Inland Marine Coverage (if applicable)
 Hosted Meets, Competitions or Events Optional Coverage (if applicable)

3. What is the additional insured's relationship to you?

Owner/manager/lessor of premises (facility or venue) Sponsor Co-promoter

Lessor of equipment/contents (liability) Loss Payee (equipment/contents)

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/Noncontributory Waiver of subrogation

Other (please explain): _____

NOTE: If you are not sure, please attached a copy of the insurance requirements/instructions you've received.

6. For specific events: Date(s) of event/activity: ____/____/____ Hours of event/activity: _____ A.M./P.M. to _____ A.M./P.M.

Type of event/activity: _____ Name of event/activity: _____

Location of event/activity: _____

Replacement cost value: _____

7. For Loss Payee: Type of equipment (please describe): _____ Replacement cost value: _____

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.

ATTENTION: AGENTS

AGENTS: YOU MUST COMPLETE THE AGENT WARRANTY SECTION BELOW. Enrollments cannot be accepted unless this section is completed.

Please complete the information below.

Agency name: _____ Agent/contact name: _____

Agency complete mailing address: _____

Address

City

State

Zip

Agency telephone: (____) _____ Agency fax: (____) _____

Agent/contact e-mail address: _____ Tax I.D. _____

Agent License #: _____

I represent and warrant as an insurance producer that I currently maintain, and will maintain, all individual, corporate or agency licenses or permits to conduct insurance business in the state coverage for this insured is being written. I further represent and warrant that I currently maintain errors and omissions insurance with a minimum limit of \$1,000,000 for myself, my officers, and employees. If requested by K&K, I will provide K&K with reasonably satisfactory evidence of all of the above mentioned items.

Note: Agents do not have authority to issue binders or a certificate of insurance on behalf of this program. A 10% commission is available to licensed agents for this program. Please remit net payment of premium. Commissions will not be calculated on any fees added to the total premium.

Agent signature: _____

Date: _____

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 CA: For your protection, California law requires that you be advised of the following:

Any person who knowingly presents false or fraudulent information to obtain or amend insurance coverage or to make a claim for the payment of a loss is guilty of a crime and may be subject to fines and confinement in state prison.

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 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 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.

PLEASE READ AND COMPLETE THE BELOW
if you do not wish to receive documents via email and prefer another method of document delivery

Consent for Electronic Transactions

The Electronic Signatures in Global and National Commerce Act 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.

As part of your participation in this program you will receive all documentation, including but not limited to, the insurance quotes, policies, certificates, endorsements, and invoices (if applicable), by electronic means. If permitted by your state, you may also receive conditional renewal notices, cancellation, or non-renewal notices via electronic delivery.

To obtain, download, and view all policy documentation electronically you must have the following hardware or software in place.

- A personal computer capable of receiving, accessing, and displaying or printing or storing communications and documents received in an electronic form.
- Adobe PDF Reader version
- System requirements: OC: Windows 7 or higher, Internet Explorer v11 or higher, Firefox v45.7 or higher, Chrome v40 or higher; OS: Mac OS x 10.9 or higher, Safari 9.0 or higher, Firefox v45.7 or higher, Chrome v40 or higher.

By agreeing to receive documents electronically, you are affirming that your computer system meets the hardware and software requirements for receiving all related documents. If documents are provided through a website or portal, you should download and store all such documents. For persons who receive electronic documents via email, these documents will be delivered to the email address on file. Upon receipt of your emailed documentation please save a copy on your own device.

You agree to notify us promptly if your mailing address, e-mail address or other delivery information changes by calling 800-637-4757 or mailing us at K&K Insurance, PO Box 2338, Fort Wayne, IN, 46801-2338. We will endeavor to provide a notice to you in the event of any changes regarding hardware or software requirements necessary to receive documents and other related documents electronically. However, it is your duty to notify us if you are unable to access the documentation made electronically available to you.

We may at our sole discretion discontinue availability of electronic delivery at any time, without further notice to you. At any time, you may request a paper copy of your documents in lieu of electronic delivery. You may withdraw your consent to receive electronic documentation by sending a request in writing to us at K&K Insurance, PO Box 2338, Fort Wayne, IN, 46801-2338. Until receipt of such withdrawal, you will continue to receive all documentation electronically.

This consent is voluntary, by accepting, you signify that you consent to these terms of electronic document delivery via email or other electronic media in connection with your insurance documents, whether such delivery is made on its own behalf and/or on behalf of an organization or other third party. You further represent and warrant that if consenting on behalf of an organization or third party, you have the requisite authority to provide such consent, and that you and the organization have the requisite hardware and software to receive and acknowledge receipt of electronically delivered Documents.

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.

I AGREE TO RECEIVE ALL MAILINGS AND COMMUNICATIONS ELECTRONICALLY. SUCH ELECTRONIC MAILING OR COMMUNICATIONS MAY EVEN INCLUDE CANCELLATION OR NONRENEWAL NOTICES.

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: _____

PLEASE READ AND SIGN BELOW

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, and/or other authorization for payment of your premium, will be deemed to signify your consent to and acceptance of any fee charged 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 on any alternative quotes presented to the purchaser by the producer, by emailing a written request to warranty@kandkinsurance.com.

Premiums paid by clients to K&K for remittance to insurers and any funds 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. In addition to retail commissions, K&K and its affiliates may receive additional forms of compensation from insurers and third parties including but not limited to: contingencies, overrides, bonus commissions, national additional commissions, wholesale commissions, subscription market brokerage charges, referral fees and/or administrative expense reimbursements. This revenue is in addition to and shall not be credited against a fee or any other compensation earned hereunder.

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 a "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 Client Group Member 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 plc, 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 <https://www.aon.com/about-aon/corporate-governance/guidelines-policies/market-relationship> for more information.

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 business 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