COMMUNITY CENTERS

Eligible Operations:

(Including but not limited to)

- Boys & Girls clubs
- Community centers
- Jewish community centers
- YMCAs
- YWCAs
- Recreational organizations and facilities
- Centers offering before and after school and summer programs
- Must utilize appropriate waiver & release with established procedures

Key Underwriting/Qualifying

Factors (Including but not limited to):

- Recreational organizations and facilities preferred
- Before and after school and summer programs
- Must utilize appropriate waiver & release with established procedures to obtain signatures

Ineligible for this program:

Including but not limited to:

- Counseling, intervention or encounter groups
- Residential, habitational or dormitory operations
- Senior citizen day care operations
- Welfare and social services

K&K Benefits:

- Experienced & professional staff dedicated exclusively to servicing the K&K Community Centers Program for over 20 years
- Carrier supported loss control services
- Active participation in industry trade shows and meetings
- Over 70 years of experience providing sports, leisure and entertainment insurance
- In-house underwriting, policy administration, loss control and claims services
- 24-hour emergency claims phone service
- Insurance carriers rated "A" or higher by A.M. Best
- Premium installment plans available

K&K offers coverage designed for community and youth center insurance organizations including Boys and Girls Clubs, YWCAs, YMCAs, and religious community centers. Commercial general liability, property, and other coverages are offered for centers offering both adult and youth activities.

Coverages Available & Program Highlights:

General Liability

- Admitted or Non-admitted Basis
- Broadened Coverage Form
- Non-auditable Policy
- Legal Liability to Participants
- Liquor Liability
- Employee Benefits Liability
- Stop Gap Liability

Property

Inland Marine

- Crime
- Commercial Auto
- **Excess Liability**
- Workers' Compensation
- Directors' & Officers' Not for Profit
- Event Cancellation & Non-appearance

Common Associated Exposures:

- Day camps
- Fitness/exercise
- programs
- Field trips
- Restaurants/lounges
- Recreational, craft, or educational programs
- Swimming pools
- Whirlpools, saunas, steamrooms

Insuring the world's fun-

Contact Information:

P.O. Box 2338 Fort Wayne, IN 46801-2338

Community Centers Program

PHONE: **877.355.0315** FAX: **260.459.5821**

EMAIL: KK.Recreation@kandkinsurance.com

WEB SITE: www.kandkinsurance.com

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

All descriptions, summaries or highlights of coverage are for general informational purposes only and do not amend, alter or modify the actual terms or conditions of any insurance policy. Coverage is governed only by the terms and conditions of the relevant policy.

Submission Instructions:

To request an insurance quotation through this program, please complete the appropriate PDF application (available at www.kandkinsurance.com) and submit as directed in the application. Coverage is subject to underwriting, may not be available to all applicants in all states, and may vary by state. It is important to carefully review the terms and conditions of any insurance quotation. Please contact a K&K representative if you have any questions.

Preliminary Underwriting Information Required:

- Application(s) (see below)
- ACORD application(s) for other requested coverages
- Five years of company loss runs
- Brochure (if available)
- Copy of waiver & release forms

Community Centers Application(s):

(Applications can be obtained from our web site: kandkinsurance.com)

K&K Application(s)

- Community Center Questionnaire
- General Application
- Abuse & Molestation Supplemental Questionnaire (if needed)
- Public Transportation Questionnaire (if needed)
- Liquor Liability Application (if needed)

ACORD Application(s)

- Property
- Crime
- Commercial Auto
- Inland Marine
- Excess Liability
- Workers' Compensation

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BUSINESS INFORMATION

P.O. Box 2338 Fort Wayne, IN 46801-2338 1-877-355-0315 Fax 1-260-459-5821 www.kandkinsurance.com CA# 0334819

COMMUNITY CENTER INFORMATION

Own Lease

(To be completed with General ACORD Application #125)

Nam	ne of Insured (as will appear on policy):			
Doing	ng business as:			
Web	o site:			
	ing address:			
City:	State:	Zip:		
Addr	ress of each location, if more than one location, attach list (Include street, city, state, zip):			
Addr	ress:			
	State:			
1. 2.	Number of years in business?			
3. 4.	In what state is the organization headquartered/chartered? Is the Insured a non-profit?		🖵 Yes	
 5.	Do you own or lease facility?		Own	
6.	Does the organization engage in any other business operations under the name insured as will appear on the policy?		☐ Yes	
7. 8.	Total number full time employees:; Part time employees:; Volunteers: Are volunteers covered under your Workers Compensation policy? Are any of the insured's locations within 1/2 mile of a military base, defense contractor, maj		Yes	🖵 No
0.	known U.S. landmark, sports stadium or a major amusement park? If yes, explain:	or utility,	C Yes	🖵 No
9.		in Missour	ri) 🖵 Yes	🖵 No
10.	As respects this operation, list the contracts entered into by this applicant, and whether the assumes liability for the other party:	Named In	sured	
cov	VERAGE INFORMATION			
	General Liability (Community Center Questionnaire) Acord Applications required for the following:			
	Property General Liability Crime Inland Marine Auto Wo Other:	orkers Con	npensatio	n
	Liquor Liability (complete section Q Liquor Liability)			

Sexual Abuse & Molestation (complete Abuse & Molestation Supplemental Questionnaire 2082 Rec 6/20)

□ Non-Owned and Hired Auto Liability (complete section P Non-Owned and Hired Auto Liability)

PRIOR CARRIER INFORMATION

YEAR	PREVIOUS AGENT	COMPANY	LIABILITY LIMITS	PREMIUMS
20				
20				
20				
20				

INSURANCE INFORMATION

1.	Is your facility a	membershin	based facility?
1.	is your facility a	membership	Daseu lacinty :

- 2. Number of members:
- 3. Is a waiver/hold harmless signed by member and guest and by the parent or guardian for minor participants? 🗆 Yes 🗅 No

4. Do you have any counseling or "at risk" programs such as drug rehab, gang intervention or abuse shelters? If yes, please describe fully:

Total Annual Gross R					
Membership fees: \$			¢		
Personal Training: \$		Massage:	ቀ ¢		
		Snack/juice bar:			
		Restaurant:			
		Liquor:			
Pro shop:	j	Other:			
otal square footage of e	each location:				
Please indicate your exp	osures below:				
Circuit training/Carc	lio equipment			ourts #	
Aerobics/Step aero	bics	🗅 Handba	all cour	ts #	
Free Weights		🗅 Tennis 🛛	courts	(INDOOR) #	
Pilates		🗅 Tennis 🛛	courts	(OUTDOOR) #	
Spinning		Swimm	ing poo	ols (INDOOR) #	
Sun tanning units		🗅 Swimm	ing poo	ols (OUTDOOR) #	
Non-contact kickbo	xing	🗅 Lake/po	ond(s)	#	
Running track	-	Boats/c	anoes	/kayaks #	
Lice/Roller Skating/b	lading	🗅 Whirlpo	ol #		
Inflatable bounce e	-	🖵 Jacuzzi			
Owned Re	nted	Cold plu	unge #	¥	
Aerobic mini trampo	oline	□ Saunas	s #		
Trampoline		Steam	ooms #	¥	
Boxes		Rock cl	imbing	walls (STATIONARY) #	
			-	walls (PORTABLE) #	
Chains			-	s (HIGH) #	
☐ Rings		-		s (LOW) #	
		□ Nursery			
Straps from the ceil	ina		-	•	
Home-made boxes	-	Presche	-		
Diet center/Weight				chool programs	
Kitchen/Snack/Juic		Dererer Parkou		shoot programs	
	e barniestaurant				
Camp/Summer cam	ip programs	🗅 Day		Overnight	
Spa or salon		🗅 Contra	ctor	Club operated	
Masseur/Masseuse		🖵 Contra	ctor	Club operated	
Boxing		🗅 Contac	ct	Non contact	
Martial arts		🗅 Contra	ctor	Club operated	
Gymnastics		🗅 Contra	ctor	Club operated	
Sports Med/Rehab/	Therapy	🗅 Contra	ctor	Club operated	
Physicals/Stress tes	sting	🗅 Contra	ctor	Club operated	
Blood anaylsis		🗅 Contra	ctor	Club operated	
Cryotherapy chamb	er	🗅 Contra	ctor	Club operated	
Other:		🗅 Contra	ctor	Club operated	
		Contra		Club operated	

🛛 Yes 🖵 No

Do you lease space If Yes, provide name		ion and square footage:		C Yes	□ No
	t of your facility to member	s or public for meetings, specia	al events, etc?	C Yes	🗆 No
If yes: Sq. ft. available for t					
•	cility rental agreement to be	signed?		🖵 Yes	🗆 No
		rganizations or Groups who ha	we their own insuran		
naming you as addi					
•••	habitational or overnight ho	ousing?		🖵 Yes	🗆 No
	ibe:	-			
	nd raisers or other special e			🖵 Yes	🗆 No
	ibe:				
	type of senior services?			🖵 Yes	🗆 No
	fsite sporting activities?			🖵 Yes	🗆 No
		? (i.e.: other clubs, schools, et	c)	C Yes	
•	onsite & offsite sports/activ	•	,		
Activity	# Participants	# Games/Events			
Basketball	<u># ranicipants</u>		On premises	🖵 Off Pre	micoc
Baseball			 On premises 		
Soccer			On premises		
Softball			 On premises 	Off Pre	
Flag Football			 On premises 		
Tackle Football			On premises		
Swim/DiveTeams			On premises		
Wrestling			On premises		
Tennis Team			 On premises 		
/olleyball			On premises	Off Pre	
_acrosse			On premises	Off Pre	
Cheerleading			On premises	Off Pre	
Inline/ice Hockey			On premises	Off Pre	
Other:					
			On premises	🖵 Off Pre	mises
			On premises		
Do you have any off	fsite activities (other than in	dicated above)?		🖵 Yes	🖵 No
lf yes, please descri					_
s the facility CrossF				🖵 Yes	🖵 No
•	0	I from CrossFit operation:		_	_
• • •	n CrossFit competitions, eve			🖵 Yes	🖵 No
	-	as: mud runs, Urbanathlon, Wa	arrior Dash	_	_
•	or anything similar in expos			🖵 Yes	🖵 No
		rty for events such as: mud ru	ns, Urbanathlon,	_	_
	me challenge, or anything s	-		C Yes	
		naming you as an Additional I	nsured?	C Yes	🗋 No
Minimum Liability Li	-	-		C Yes	
	-	General Liability and for Partici		. 🖵 Yes	🖵 No
	-	le challenges/obstacles such a			— • •
	-	ge pipe crawl throughs or fires		🖵 Yes	🖵 No
	•	bass any water obstacles such	as ponds or water pi		— •••
	pant to submerge under wa	ter at any point?		C Yes	No No
Does the course inv	olve any mud obstacles?			🖵 Yes	🖵 No

A. MANAGEMENT/PERSONNEL/SAFETY/SECURITY

/			
1.	List facility director experience and qualifications:		
2.	Does the facility director have a degree?	🖵 Yes	🖵 No
	Describe:		
3.	Are all professional staff members required to have a degree and/or certification related to their jobs	? 🖵 Yes	🖵 No
4.	Do you have any medical professionals employed or contracted?	🖵 Yes	🖵 No
	If yes, are they employed? Yes No Contracted?	🖵 Yes	🖵 No
	Describe:		
	Are certificates of insurance obtained from them naming the insured as an additional insured?	🖵 Yes	🛛 No
5.	Do you have a risk manager on staff?	🖵 Yes	🛛 No
6.	Do you have a risk management program in place?	🖵 Yes	🖵 No
7.	Do you hold regular staff meetings with mandatory attendance?	🖵 Yes	🛛 No
8.	Are all employees required to participate in on-going staff training?	🖵 Yes	🛛 No
9.	Do you hold regular safety meetings with employees?	🖵 Yes	🛛 No
10.	Do you have a formal evacuation plan?	🖵 Yes	🛛 No
11.	Are all employees trained on the safety and evacuation plans?	🖵 Yes	🛛 No
12.	Is facility staffed at all times during hours facility is available for use?	C Yes	🗆 No
13.	Is security lighting provided in your parking lot?	C Yes	□ No
14.	If you own or lease your facility and we are to consider property coverage for you;		
	a. Do you wish to insure the security lighting (light standards) in your parking lot?	🖵 Yes	🛛 No
	If yes, please include this coverage request on the property ACORD application. Include		
	number of light standards, cost per lighting standard, and total value. Advise whether		
	cost or ACV is required.		
	b. Do you wish to insure the structural or non structural glass in your building?	🛛 Yes	🗆 No
	If yes, please include this coverage request on the property ACORD application. Include		
	description of glass and total value. Advise whether replacment cost or ACV is required.		
R F	ACILITY		
1.	Do you require daily cleaning of the facility/shower areas?	🛛 Yes	🗆 No
2.	Are water-prone areas cleaned and monitored regularly?		
2. 3.	Are facility and equipment cleaning/maintenance checklists/logs maintained?		
3. 4.	Is there any cooking on the premises?	C Yes	
4.	If yes, complete Kitchen/Restaurant/Snack or Juice bar/Vending section of application		
5.	Does the club have an A utomated External D efibrillator?	🗅 Yes	🛛 No
		Yes	
6. 7	Does your state require you to have available an AED?		
7.	Is the AED easily accessible for those who have been trained in the use of the AED?	C Yes	
8.	Do you have AED trained staff on duty during open hours?	🖵 Yes	🗖 No
C. N	IAINTENANCE		
1.	Does your facility ever use a scissor lift?	Yes	🖵 No
	If yes, is it owned or rented?		
	What is the scissor lift used for?		
	Who operates the scissor lift (i.e.: employee, volunteer, entity from which scissor lift is rented/leased,		
	independent contractor, etc.)?		
	Who is responsible for the maintenance of the scissor lift?		
	If the named insured is responsible for the maintenance, describe maintenance schedule:		_
	Is a maintenance log maintained on the scissor lift?	🖵 Yes	🖵 No
	Describe the controls and safety procedures in place for the use of the scissor lift:		

D. SEXUAL ABUSE AND MOLESTATION (If Coverage is desired)

(complete Abuse & Molestation Supplemental Questionnaire 2082 Rec 6/20)

E. CHILD CARE

1.	Do you have child care available?	🗅 Yes	🗆 No
	If yes, please describe:		
2.	Is child care available for non-members?	Yes	🗆 No
З.	Is center licensed?	Yes	🗆 No
4.	Has your license ever been denied, suspended or revoked?	Yes	🗆 No
5.	Have you ever been brought up for a compliance hearing?	Yes	🗆 No
	If yes, please explain:		
6.	Are parents allowed to leave facility while children are in your care?	Yes	🗆 No
7.	Please describe pick-up and drop-off procedures:		
		ROVIDERS TO CHILDR	REN
	Under 12 months		
	13 months-2 years old		
	2-5 years old		
	6 years & older		
8.	Are care providers trained in CPR and/or First Aid?	□ Yes	🗆 No
9.	Do you maintain a file on each child for the following?		
	a. Immunization records?	🖵 Yes	🗆 No
	b. Records for conditions (medical or otherwise) the child may have?		
	c. Signed release for emergency medical treatment?	□ Yes	
10.	Are any medications administered?	⊒ Yes	
	If yes, please explain:	2 100	
11.	Are any meals cooked/provided on the premises?		🗆 No
	If yes, please explain:		
12.	What activities take place?		
13.	Do you utilize an enrollment form?	□ Yes	🗆 No
	If yes, provide copy.		
F. P	RESCHOOL		
1.	Do you have preschool available?	❑ Yes	🗆 No
2.	Is preschool available for non-members?		
3.	Is center licensed?	⊒ Yes	
4.	Has your license ever been denied, suspended or revoked?	⊒ Yes	
5.	Have you ever been brought up for a compliance hearing?		
0.	If yes, please explain:		
6.			
7.			
8.	Age of preschool participants:		
9.	Ratio of preschool providers to children:		
10	Are sore providers trained in CDD and/or First Aid?		
10.	Are care providers trained in CPR and/or First Aid?	Yes	🗆 No
11.	Do you maintain a file on each child for the following?		
	a. Immunization records?		
	b. Records for conditions (medical or otherwise) the child may have?	□ Yes	
10	c. Signed release for emergency medical treatment?		
12.	,	Yes	🗆 No
10	If yes, please explain:		
13.	Are any meals cooked/provided on the premises?	Yes	🖵 No
	If yes, please explain:		
14.	What activities take place?		
15.	Do you utilize an enrollment form?	🗅 Yes	🗆 No
	If yes, provide copy.		

G. B	EFORE/AFTER SCHOOL PROGRAMS			
1.	Do you have Before/After School programs available?	🖵 Yes	🖵 No	
2.	What age groups are these programs available for?			
3.	What activities take place?			
4.	Are these programs onsite or offsite?		e 🛛 Offsite	
	If Offsite: Number of Participants:			
	Describe where held:			
5.	Do you utilize an enrollment form?	🖵 Yes	🖵 No	
	AMPS			
In	dicate camp programs available: Day Camp On-premises Number of particular of the particular of the second sec	nicipants:_		
	Day Camp Off-premises must complete camp application.			
4	Overnight camp Must complete Camp Application.			
1.	Are field trips taken?	🗅 Yes	🖵 No	
	If yes, please describe types of trips taken:			
0	# Trips taken: # Participants per trip:			
2.	Describe all camp activities:		□ No	
3.	Do you utilize an enrollment form?	🖵 Yes		
I. TF	ANSPORTATION			
1.	Do you provide any type of transportation?	🖵 Yes	🖵 No	
••	If yes, please describe:			
0				
2.	What type(s) of vehicle(s) are used? (i.e.: shuttle, bus, van)			
	Capacity of vehicles: 8 or less 9-20 21-60)	60 or more	
	Total # Owned			
	Total # Leased			
	Average days per week used			
_	Radius of operation:			
3.	Indicate the use of vans/buses:			
	Pick up/drop off members to or from other locations?	C Yes	□ No	
	Pick up/drop off children to or from school?	C Yes	□ No	
	Pick up/drop off children to or from other locations?	🖵 Yes	🖵 No	
	Field trips? Image: Yes Image: No Farthest distance traveled?			
4.	Is the leasing or rental company providing the primary insurance for the vehic	cle? 🖵 Yes	🖵 No	
_	If yes, please provide a certificate of insurance.			
5.	Who performs the maintenance on these vehicles?			
6. 7	Is a maintenance schedule and daily pre-use inspection log maintained?		□ No	
7.	Is an annual inspection required of each vehicle?	C Yes	D No	
8.	Is fleet safety program in place?	Yes	🖵 No	
~	If so, please describe:			
9.	Are vehicles equipped with seat belts?		No No	
10.	Are all drivers your employees?	🖵 Yes	l No	
	If no, please explain:			
11.	Are parents/participants allowed to drive their personal vehicles for field trips	offsite acti		D No
	If yes, are they allowed to transport other participants?		🖵 Yes	🖵 No
	Describe policies/procedures in place (copy of drivers license, proof of insura			
12.	What criteria is used in the hiring of drivers?			
13.	Do you obtain and check motor vehicle reports for all drivers prior to their driv	ving?	C Yes	□ No
14.	Is CDL with passenger transportation endorsement required?		Yes	🖵 No
. –	If not, please explain:			
15.	What is the minimum age allowed for drivers?			

- 16. How many years of experience of transporting passengers is required?______
 17. Are any of these vehicles leased/loaned to others? □ Yes □ No If yes, please explain: ______
- 18. Are any of these vehicles ever loaned to employees? If yes, please explain: _____
- 19. If you own, lease, borrow or hire vehicles for your business, do all drivers and operators of vehicles with seating capacities of 15 or more including vans, buses and mini-buses, or those vehicles exceeding 10,000 pounds of gross vehicle weight, hold the appropriate driver license required by the state(s)? □ Yes □ No

If no, all drivers and operators will be required to hold the appropriate driver's license required by your state. Those states that do not have requirements for these types of vehicles, will be required to successfully complete some form of driver training course(s) subject to these vehicles. Acceptable drivers training courses are available at:

• Alert Driving: www.alertdriving.com

2. Are participants constantly supervised and spotted?

- National Safety Council: www.nsc.org
- Smith System Training: www.smith-system.com

Note - If you have a required state specific drivers training course website, please provide to underwriting for review.

J. GYMNASTICS

1. List gymnastics activities and any apparatuses used (i.e.: trampoline, parallel bars, vault, etc.)

What activities are instructed?			
Are classes contact or non-contact?			
What are the instructor's qualifications?			
What safety equipment is used?			
WIMMING POOLS, SLIDES AND DIVING BOARDS			
Number of pools on site: Indoor Outdoor Squa	re footage	of each p	bool:
Water depth of each pool:			
If outdoor, is it fenced? Question Yes Question No Height of fence:			
Is there use of offsite pools?	🗅 Yes	🗅 No	
If yes, explain:			
Is there a certified lifeguard on duty at all times?	Yes	🗆 No	
Does facility have any diving boards?	Yes	🗆 No	
If yes, what is the height of each diving board?			
Does facility have waterslide?	🗅 Yes	🗅 No	
# of Speed slides Height of each slide			
# of Serpentine slides Height of each slide			
Are there attendant(s) at the top and bottom of the slide to monitor and space particip	ants?	Yes	🗆 No
Is head first or double rider sliding allowed?		Yes	🗆 No
Are there signs posted to instruct patrons on proper behavior and riding techniques? If yes, where:		□ Yes	🗆 No
How often are the pools and whirlpools checked for chemical balance?			
Is the storage of pool chemicals secured?	Yes	🗆 No	
Are guidelines in place for closing the pool due to water contamination?	Yes	🗆 No	
Is there a non-skid surface around the pool and in the shower area?	Yes	🗆 No	
Is there any competitive swimming/diving?	Yes	🖵 No	
Are the starting blocks removed?	Yes	🖵 No	
Describe safety precautions and lifesaving equipment available:			
Does your pool, spa, or hot tub currently meet the requirements of Title XIV of public	law 110-14	0, known	
"Virginia Graeme Baker Pool and Spa Safety Act" as enacted on 12-18-2008?		Yes	🗋 No

Yes

Yes

No

🖵 No

М.	I. KITCHEN/RESTAURANT/SNACK OR JUICE BAR	/VENDING				
1.	· · · · · · · · · · · · · · · · · · ·		Vending			
2.	. Who operates:	sq.ft.				
	If subcontracted, do you require a certificate of insurance w			🖵 Yes	🖵 No	
3.						
4.		tic fire suppress	sion systems and	_	_	
	automatic fuel shutoff controls?			🖵 Yes	🗖 No	
5.	5 –					
6.	6. Are alcoholic beverages sold/served or allowed on the prer	mises?		🖵 Yes	🖵 No	
	If so, complete Liquor Liability section.					
N.	. SAUNA/STEAMROOM					
1.	. Is the sauna(s)/steamroom(s) monitored for usage durin	g open hours?	•	🖵 Yes	🖵 No	
	If so, how frequently?					
	Are written logs kept when checked?			🖵 Yes	🖵 No	
	 Are rules posted regarding the proper use and safety pro- 			🖵 Yes	🖵 No	
	B. Does the sauna(s)/steamroom(s) heating element have			Yes	🖵 No	
4.	. Are all manufacturer recommendations followed for saur	na(s)/steamroc	om(s) usage?	Yes	🖵 No	
О.	. CLIMBING WALLS					
1.	. Club location(s) of climbing walls:					_
2.	2. Height of wall(s):					
З.	Provide minimum age allowed to use climbing walls:					
4.	Belay system used?			🖵 Yes	🖵 No	
5.	5. Describe landing surface and thickness:					_
6.	 Describe how climbing wall is monitored: 					
7.	7. Are waivers signed by all adult climbers and by parent/g	guardian of mir	nor climbers?	🖵 Yes	🖵 No	
	If yes, provide copy.					
P. I	INFLATABLES/BOUNCE EQUIPMENT					
1.				🛛 Yes	🛛 No	
	If yes, how many?					
2.		by the insured	?			
3.						
4.						
5.		· · · ·				
6.		dian of minors	?		🖵 Yes	🗆 No
	Provide copy of waiver signed for our file.					
0	. CRYOTHERAPY CHAMBER			Yes	🛛 No	
			_	165		
	o you have a Cryotherapy chamber?					
	yes, provide:					
	1. Name of the chamber manufacturer:					
2.	An explanation or copy of the staff training program:					
3.	3. How is the chamber operated? (i.e. controlled by memb	per/guest or sta	aff)			

4. Is the chamber used for medical rehab or for on-demand type voluntary use?

5. Copy of waiver form being used for the chamber.

R. FLOAT TANKS

	Do you have a Float Tank?	🗅 Yes	🖵 No
	If yes, provide:		
1.	Name of the chamber manufacturer:		
2.	An explanation or copy of the staff training program:		
3.	How is the chamber operated? (i.e. controlled by member/guest or staff)		
4.	Is the chamber used for medical rehab or for on-demand type voluntary use?		
5.	Copy of waiver form being used for the chamber.		
C 1	NONOWNED AND HIRED AUTO LIABILITY (if coverage is desired)		
1.	Do you have a Business Auto Policy for business-owned autos?	🖵 Yes	🖵 No
1.	(if yes, you will need to add nonowned/hired auto to that policy)		
2.	Does your operation require employees to drive their personal vehicles for company business		
۷.	on a regular basis?	🖵 Yes	🗆 No
	If yes, describe the reasons why they would be using their personal vehicles for company business.		
3.	Do you verify that their personal auto insurance is in place with limits of at least \$300,000 before		
0.	employees can use their autos for company business?	🖵 Yes	🗆 No
4.	During the past three years have you leased, borrowed or hired any vehicles for your business?	C Yes	
5.	If you anticipate some usage this year:		
	a. What type of vehicle (trucks, cars, buses)?		
	b. What is the estimated cost to lease or hire the vehicles? \$		
	c. Number per month Number per year		
110	T OF DRIVERS - Please provide the following information for each driver.		
Nar	ne Birth Date Driver's License Number State Licensed		
	LIQUOR LIABILITY (If coverage is desired)		
	Name liquor license is in:		
2.	Liquor license number: Class of license:		
З.	Opening and closing hours of alcoholic beverage sales:		
4.	Has applicants' alcohol beverage license ever been revoked, suspended or fined?	Yes	🖵 No
	If yes, please explain:		
5.	Has applicant incurred claims for liquor liability during the last four years?	Yes	🖵 No
	If yes, please explain:	-	
6.	Has any insurer cancelled or non-renewed coverage during the last four years?	🖵 Yes	🖵 No
	If yes, please explain:	_	
7.	Type of alcoholic beverages sold: 🖵 Beer 🖵 Wine 🖵 Liquor		
8.	Annual gross sales of alcoholic beverages: \$		
9.	Are patrons allowed to carry alcoholic beverages onto the premises?	🖵 Yes	🛛 No
	If yes, what type?		
10.	Name the formal awareness training program that the servers receive:		
11.	At what point of sale are I.D.s checked?		
12.	If there any other Liquor Liability coverage being provided?	🛛 Yes	🖵 No
	If yes, explain and attach a copy of the certificate of insurance:		-
13.	Liability limits requested: \$ (per occurrence) \$ aggregate		

DUE PRIOR TO BINDING AT TIME OF SUBMISSION

- 1) Fully completed & signed applications:
 - * Acord applications (property, inland marine, crime, auto, umbrella)
 - * Community Center Application
- 2) Membership application and/or Waiver and Release forms used by your organization
- 3) Child care, preschool, camp enrollment forms
- 4) Five years currently valued carrier loss runs
- 5) Brochures/program guide defining services and activities offered
- 6) Risks in business 3 years or less require a director/manager resume and pro forma financial (12 months income & expense projection and balance sheet.)

I understand that the insurance company in determining whether to provide a quotation for insurance coverage will rely on the information contained in the application 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.

Applicant's Signature

Producer's Signature (if applicable)

Applicant's Name (print)

Producer's Name (print)

Date (MM/DD/YY)

Date (MM/DD/YY)



ABUSE & MOLESTATION SUPPLEMENTAL QUESTIONNAIRE

Named Insured:					
Address:					
	State: Zip:				
1. Type of facility:					
 2. Please check each that describes your current and/or pland Day Camp Dovernight Camp After School Program (on school property) Transportation of Participating Children Other	 Amateur Sports League Field Trips Amateur Sports Team Ice/In One-On-One Training 	n/Fitness C nunity Cent -line Skatir	ter		
 3. Identify the types of facilities used for your operations: College/University Sites Rented Camp Community Center Owned Facility 	🗅 Owned Camp 🗖 Local School 🗖 Leased Facility				
 prior to hire? h. Does staff screening include criminal background of i. Provide the name of the data/service provider you j. When hiring new staff do you require at least two r k. Do you require the completion of a Voluntary Discleted of the screening process include an annual chere Public website? 	s? d recorded in applicant's file? will be processed? ns about whether the individual has ever hild abuse related offenses? oplicant checks "yes" to prior convictions, checks on all new (including seasonal) staff members, checks on all new (including seasonal) staff members, use to pull criminal background information: references and a personal interview before hiring the candidate osure statement (as permitted by state law)?	? • Yes • Yes • Yes	 No 		
 5. What qualifications do you require of your staff: College Certification in one ore more of the following: CPR Yes No Teaching Yes Counseling Yes No 	5				
 Identify staff status (check all that apply):	es 🗅 Volunteers 🗅 Parent-volunteers	🗅 Yes	🗅 No		
7. Do you discuss the importance of providing a safe enviro	onment for the children in your care?	🗅 Yes	🗅 No		

8.	Do you discuss at orientation child sexual abuse/molestation and how to recognize the signs and what to do if a guest or someone molested him/her? Including the reporting steps of a suspected child sexual abuse/molestation situation, after allegation?		of such an		
9.	Do you have written procedures to follow if a child, member, or employee reports an incident of sexual or physical abuse or molestation?	🗅 Yes	🗅 No		
10.	Are copies of the procedures provided to each member of your staff?	🗅 Yes	🗅 No		
11	Do you have periodic refresher courses to ensure that your entire staff can recognize the signs				
	of sexual or physical abuse and knows what procedures to follow?	🗅 Yes	🗅 No		
12.	Do you periodically review your written procedures to verify that they are up to date?	🗆 Yes	🗆 No		
	(Attach copies of your written procedures provided to your staff regarding recognizing and preventing sexual abuse or molestation.)				
13.	Do you have a plan of supervision, including procedures to limit one-on-one interaction between an adult and youth, that monitors staff in				
	day to day relationships with youth/minors?		D No		
14.	Have you ever had an incident or claim reported which resulted in an allegation of sexual abuse?	🗅 Yes	🗅 No		
	a. Was a claim made against your organization?	🗅 Yes	🗅 No		
	If yes, please provide details of the claim/incident:				
	b. How much money was paid as damages to the victim?				
	c. What has been done to prevent such occurrences from happening in the future?				

I understand that the insurance company in determining whether to provide a quotation for insurance coverage will rely on the information contained in the application 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.

Applicant's Signature	Date (MM/DD/YY)	Producer's Signature (if applicable)	Date (MM/DD/YY)	
Applicant's Name (print)		Producer's Name (print)		



MANDATORY SIGNATURE SUPPLEMENT

THE NOTICES CONTAINED ON THIS SUPPLEMENT APPLY TO ALL UNDERWRITING INFORMATION BEING SUBMITTED TO K&K INSURANCE GROUP, INC., INCLUDING APPLICATIONS, QUESTIONNAIRES AND ENROLLMENT FORMS, FOR THE FOLLOWING PERSON OR ENTITY:

Applicant name:

FRAUD WARNING

Any person who knowingly and with intent to defraud any Insurance Company or another 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 the person to criminal and civil penalties. (Not applicable in AL, AR, CO, DC, FL, KS, KY, LA, MD, ME, MN, NJ, NM, NY, OH, OK, OR, PA, RI, TN, VA, VT, WA, and WV) (Insurance benefits may also be denied in LA, ME, TN, and VA.).

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.

MARKEL FRAUD APPS (2024/01)

NOTICE - PLEASE READ CAREFULLY

NO FACT, CIRCUMSTANCE, OR SITUATION INDICATING THE PROBABILITY OF A CLAIM OR ACTION FOR WHICH COVERAGE MAY BE AFFORDED BY THE PROPOSED INSURANCE IS NOW KNOWN BY ANY PERSON(S) OR ORGANIZATION(S) PROPOSED FOR THIS INSURANCE OTHER THAN THAT WHICH IS DISCLOSED IN THIS APPLICATION. IT IS AGREED BY ALL CONCERNED THAT IF THERE IS KNOWLEDGE OF ANY SUCH FACT, CIRCUMSTANCE, OR SITUATION, ANY CLAIM SUBSEQUENTLY EMANATING THEREFROM WILL BE EXCLUDED FROM COVERAGE UNDER THE PROPOSED INSURANCE.

FOR THE PURPOSE OF THIS APPLICATION, THE UNDERSIGNED AUTHORIZED AGENT OF THE PERSON(S) AND ORGANIZATION(S) PROPOSED FOR THIS INSURANCE DECLARES THAT TO THE BEST OF THEIR KNOWLEDGE AND BELIEF, AFTER REASONABLE INQUIRY, THE STATEMENTS IN THIS APPLICATION AND IN ANY ATTACHMENTS, ARE TRUE AND COMPLETE. THE INSURER AND AFFILIATES THEREOF ARE AUTHORIZED TO MAKE ANY INQUIRY IN CONNECTION WITH THIS APPLICATION. SIGNING THIS APPLICATION DOES NOT BIND THE INSURER TO PROVIDE OR THE ORGANIZATION TO PURCHASE THE INSURANCE.

THIS APPLICATION, INFORMATION SUBMITTED WITH THIS APPLICATION, AND ALL PREVIOUS APPLICATIONS AND MATERIAL CHANGES THERETO ARE CONSIDERED PHYSICALLY ATTACHED TO AND PART OF THE POLICY IF ISSUED. THE INSURER HAVE RELIED UPON THIS APPLICATION AND ALL SUCH ATTACHMENTS IN ISSUING THE POLICY.

IF THE INFORMATION IN THIS APPLICATION AND ANY ATTACHMENT MATERIALLY CHANGES BETWEEN THE DATE THIS APPLICATION IS SIGNED AND THE EFFECTIVE DATE OF THE POLICY, THE ORGANIZATION WILL PROMPTLY NOTIFY THE INSURER OR ITS AUTHORIZED REPRESENTATIVE, WHO MAY MODIFY OR WITHDRAW ANY OUTSTANDING QUOTATION OR AGREEMENT TO BIND COVERAGE.

THE UNDERSIGNED DECLARES THAT THE PERSON(S) AND ORGANIZATION(S) PROPOSED FOR THIS INSURANCE UNDERSTAND THAT: THE POLICY FOR WHICH THIS APPLICATION IS MADE APPLIES ONLY TO CLAIMS FIRST MADE DURING THE POLICY PERIOD.

REPRESENTATION

The undersigned represents to the Insurer that the person(s) and organization(s) proposed for this insurance understand and accept the notice stated above and further represents that the information contained herein is true and will be the basis of the policy and deemed incorporated therein, should the Insurer evidence its acceptance of this application by issuance of a policy.

The undersigned authorizes the release of claim information from any prior insurer to the Insurer.

This application is signed by undersigned authorized agent of the organization(s) on behalf of the organization(s) and its, directors, officers, and employees.

I understand that K&K Insurance Group, Inc., for the insuring company, shall be permitted but not obligated to inspect a proposed insured's, or an insured's, property and operations for underwriting purposes at any time. Neither the right to make an underwriting inspection nor the making thereof nor any report thereon shall constitute an undertaking, on behalf of or for the benefit of any insured, or other, to determine or warrant that such property or operations are safe or healthful, or in compliance with any standards, rules or regulations. Underwriting inspections when conducted are for the sole purpose of determining and/or improving the insurability of certain property and operations and not safety. I also understand that an insured is solely responsible for the safety of its facilities and operations and shall not rely upon any underwriting inspections to determine the safety of its facilities or operations and shall not diminish or forego its own safety practices and procedures.

I understand that the insurance company in determining whether to provide a quotation for insurance coverage will rely on the information contained in the application 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 also understand that no insurance will be in effect unless and until the insurance company, or K&K as its agent, provides a quotation offering to provide insurance coverage and the insurance company, or K&K as its agent, receives written notice that the terms and conditions contained in the insurance quotation provided are accepted.

APPLICANT'S SIGNATURE	PRODUCER'S SIGNATURE (if applicable)
PRINT NAME	PRINT NAME
DATE (MM/DD/YY)	DATE (MM/DD/YY)