



## CHEER GYMS

# Insurance Program and Enrollment Form

This brochure is valid for effective dates from 8/1/24 through 3/31/25

### PROGRAM DESCRIPTION

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

For eligible cheer gyms, your covered operations and activities at your locations involving registered 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 off-site competitions, demonstrations, parades and fundraising activities, directly associated with the above that are under direct supervision, or organized by you; and ancillary events or activities at off-site locations involving registered 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.

“Covered Operations” may also include: birthday/social parties 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 applicable premium has been paid; activities involving non-registered 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; meets, competitions or events hosted by you 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.

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:

- Gymnastics facilities/operations or operations that utilize gymnastic apparatuses (e.g.: foam pits, rings, high bars, pommel horse). Contact us for gymnastics school coverage.
- Circus skills training
- Your operations as a sport complex or multi-purpose facility, except for those sport(s) and/or subsidiary activities you have reported to, approved by us, and appropriate premium paid.
- Trampoline parks/facilities

### ELIGIBLE OPERATIONS

Cheer gyms providing any of the following operations are eligible for this program. Operations with gymnastics activities should contact us regarding information on our gymnastics program.

- Cheerleading
- Dance
- Trampolines (instruction/training classes/programs only)
- Tumbling

### WAYS TO ENROLL FOR COVERAGE

#### WEB

For information and applications visit us on-line at [www.gymnasticsinsurance-kk.com](http://www.gymnasticsinsurance-kk.com)

OR

Submit this enrollment form, with payment, to us.

#### FAX

1-260-459-5940

#### MAIL

Regular:

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

Overnight:

K&K Insurance  
Cheer RPG  
1712 Magnavox Way  
Fort Wayne, IN  
46804

### FOR SERVICE REQUESTS ONLY

#### E-MAIL

[info@gymnasticsinsurance-kk.com](mailto:info@gymnasticsinsurance-kk.com)

#### QUESTIONS

Call 1-800-648-6406

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.

## EXCLUSIONS

The following represent only some of the exclusions contained in this policy and state variations may apply.

- Abuse, molestation, or exploitation (unless reported to, approved by us, and appropriate premium paid)
- All operations listed as ineligible
- Amusement devices (e.g.: rides, slides, inflatables—unless reported to, and approved by us, bungees, or dunk tanks)
- Asbestos
- Climbing walls - exceeding ten (10) feet in height with no safety harness system, unless reported to, and approved by us
- Communicable disease
- Cryogenic chambers/therapy
- Cyber incident, data compromise, and violation of statutes related to personal data
- Employment-related practices
- Fungi or bacteria
- Nuclear energy liability
- Parkour activities/programs\*
- Pollution
- Sexually transmitted disease
- Transportation of participants/members

\*Please contact us if you have this exposure for coverage options.

## COVERAGES AND LIMITS - Contact us if higher limits are needed.

Commercial General Liability (CGL):	Option 1	Option 2
	Limits	Limits
Each Occurrence	\$ 1,000,000	\$ 2,000,000
General Aggregate (Other than Products-completed Operations)	\$ 5,000,000 per location	\$ 5,000,000 per location
Products-completed Operations Aggregate	\$ 1,000,000	\$ 2,000,000
Personal and Advertising Injury	\$ 1,000,000	\$ 2,000,000
Bodily Injury to Participants Liability	\$ 1,000,000	\$ 2,000,000
Professional Liability	\$ 1,000,000	\$ 2,000,000
Hired Auto Liability & Non-owned Auto Liability (not available in: IL, LA, UT, VT & WI)	\$ 1,000,000	\$ 2,000,000
Damage to Premises Rented to You (Fire Legal Liability)	\$ 1,000,000	\$ 1,000,000
Medical Expense (other than participants)	\$ 5,000	\$ 5,000
Medical Payments for Participants (excess) \$250 per claim deductible applies	\$ 150,000	\$ 150,000
<b>Rates</b> (per student/member, per age group) *Hawaii applicants, please contact us for rates		
Ages 13 and over	\$ 57.11	\$ 77.55
Ages 7 through 12	\$ 33.31	\$ 43.93
Ages 5 and 6	\$ 26.76	\$ 35.93
Ages 4 and under	\$ 14.28	\$ 19.57
<b>Minimum Premiums</b>	\$ 1,000.00	\$ 1,500.00

### Coverage provided under this program includes:

**Commercial General Liability with Enhancement Endorsement** – coverage which protects the insured against liability claims for bodily injury and property damage arising out of premises, operations, products and completed operations and personal and advertising injury. Additional or broadening coverages added with the enhancement endorsement are:

Extended Property Damage – expected or intended injury resulting from use of reasonable force to protect persons or property; Non-Owned Watercraft – extended to 58 feet; Property Damage to Borrowed Equipment; - \$10,000 each occurrence; Property Damage to Customers' Goods - \$10,000 each occurrence; Broadened Coverage – Damage to Premises Rented to You – definition expanded; Property Damage from Elevator Use; Personal and Advertising Injury from Televised or Videotaped Material (if not professionally produced); Medical Personnel - \$100,000 any one person; Broadened Definition of Insured – Newly Acquired or Formed Organization for Up to 180 Days; Supplementary Payments - \$2,500 Bail Bonds, \$500 a Day Loss of Earnings; Knowledge or Notice of Occurrence; Unintentional Failure to Disclose all Hazards; Waiver of Transfer of Rights of Recovery Against Others to Us (Waiver of Subrogation); Mental Anguish Resulting from Bodily Injury; Broadened Definition of Mobile Equipment  
Additional Coverages:

- Emergency Real Estate Consultant Fee - \$25,000
- Identify Theft Exposure - \$25,000
- Key Individual Replacement Cost - \$50,000
- Lease Cancellation Moving Expense - \$2,500
- Temporary Meeting Place - \$25,000
- Terrorism Travel Reimbursement - \$25,000
- Workplace Violence Counseling - \$25,000

## COVERAGES AND LIMITS CONTINUED

**Damage to Premises Rented to You** – This coverage is solely for the premises, and the contents of such premises, rented to you if the damage is caused by fire, lightning, explosion, smoke and leaks from sprinklers.

**Bodily Injury to Participants Liability** – coverage which offers protection against bodily injury liability claims brought by persons participating in covered activities of your cheer operations.

**Professional Liability** – provides protection against wrongful acts (negligent act, error, omission or breach of duty in the discharge of cheer activities) that occur under the operations of the insured.

**Medical Payments for Participants** – coverage which pays the medical and dental expenses incurred by a “participant” when an accidental injury occurs while participating in your covered cheer operations. “Participant” means any:

- a. Person practicing for or participating in any physical exercise, athletic or recreational activity, game, sport, contest, performance, exhibition, or entertainment activity; or
- b. Member of the audience participating in any physical exercise, athletic or recreational activity, game, sport, contest, performance, exhibition, or entertainment activity.

“Participant” does not include any instructor, coach, official, referee, volunteer, or compensated member of your staff, including “employees” or independent contractors; nor does it include any member of the audience not described in Paragraph b. of this definition. The coverage is provided on an excess basis, responding after all other medical coverage available to the participant has been exhausted. If no other medical coverage exists, the coverage becomes primary. A \$250 deductible applies to each claim, and the benefit period is two years from the date of the accident.

**Hired Auto Liability and Non-Owned Auto Liability** (not available for facility locations that are in: IL, LA, UT, VT & WI) – coverage which protects the insured against liability claims arising out of the maintenance or use of motor vehicles hired, leased, rented or borrowed by the insured on a short-term basis, as well as coverage for those autos your organization does not own, lease, hire, rent or borrow that are used in conjunction with your operations. Coverage does not extend to the transporting of participants, or to the use of a multi-passenger vehicle (designed to carry 9 or more persons), or to those vehicles that are rented, hired or borrowed on a long-term basis.

## OPTIONAL COVERAGES AVAILABLE

### Non-registered Member Activity Coverage

This coverage is available for events and/or activities you conduct at your facility that involve non-registered members of your cheer gym. When reported and paid for, coverage is extended to provide liability and excess medical coverage for non-registered members while participating in an event/activity you are hosting and supervising. Examples of such events and activities are: camps and clinics; arts, crafts and/or music programs or classes; exercise and/or yoga classes; gymnastics programs or classes; theater arts and/or drama programs or classes; martial arts programs or classes. Unless this option is purchased, coverage is excluded for non-registered members who participate in any activities referenced above.

Coverage Conditions:

1. Coverage is not available on a stand-alone basis. You must have commercial general liability coverage for your cheer gym with our Cheer Gyms RPG Insurance Program.
2. The same coverages and limits would apply to this optional coverage as purchased for your gym.
3. A birthday/social party is not considered to be a subsidiary activity and a separate premium charge will apply.
4. Non-registered members are only to be counted once in your premium calculation, regardless of the number of times that they may participate in those activities. Also include members of your gym if they are charged a separate registration fee to participate in the activity.

Rates	Option 1	Option 2
*Hawaii applicants, please contact us for rates	<b>\$1,000,000 CGL</b>	<b>\$2,000,000 CGL</b>
Martial arts activities (per participant)	\$ 15.95	\$ 21.07
Camps/clinics (per participant)	\$ 5.78	\$ 7.52
All other activities (per participant)	\$ 15.95	\$ 21.07

### Birthday or Social Party Coverage

Coverage can be extended to cover birthday or social parties held at your cheer gym premises.

Coverage Conditions:

1. Coverage is not available on a stand-alone basis. You must have commercial general liability coverage with our Cheer Gyms RPG Insurance Program.
2. The same coverages and limits would apply to this optional coverage as purchased for your gym.

Rates (per party)	Option 1 -	Option 2 -
*Hawaii applicants, please contact us for rates	<b>\$1,000,000 CGL</b>	<b>\$2,000,000 CGL</b>
	\$ 34.26	\$ 46.47

## OPTIONAL COVERAGES AVAILABLE CONTINUED

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

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

- Option 1: Liability coverage for sums the insured becomes legally obligated to pay as damages because of loss arising out of or in any way involving sexual abuse or sexual molestation, whether threatened or actual. This limit is part of, not in addition to, the general liability limit selected.
- Option 2: Coverage for reimbursement of defense costs only resulting from claims arising out of abuse, molestation, or exploitation.

Coverage Conditions:

1. Coverage is contingent upon completion of a supplemental questionnaire. Please contact us for a supplemental to complete and return for review and approval.
2. Coverage is not available on a stand-alone basis. You must have commercial general liability coverage for your gym with our Cheer Gyms RPG Insurance Program.
3. Only one option may be purchased.
4. This coverage is 100% fully earned at inception (may vary by state).
5. This coverage may not be available for all submissions or different limit options may only be available

### Equipment and Contents Coverage (Inland Marine)

This provides coverage for direct loss or damage to your supplies and equipment, furnishings, improvements and betterments, signs and leased personal property, HVAC or building glass where you are a tenant and who have contractual responsibility to insure due to fire, theft, vandalism or other covered causes (subject to actual policy terms and conditions). You must insure the full replacement cost of all of your equipment and contents to avoid a co-insurance penalty at the time of loss. Should you add additional equipment or contents to your inventory, please contact us to have your insured value amended to avoid a co-insurance penalty.

Additional coverages automatically included in the coverage form are

- Business Income with Extra Expense – actual loss sustained (up to \$50,000)
- Money and Securities Coverage - \$10,000 any one occurrence
- Valuable Papers and Records Coverage - \$10,000 on premises / \$2,500 off premises
- Account Receivable Coverage - \$10,000 on premises / \$2,500 off premises
- Employee Theft - \$5,000 any one occurrence
- Forgery or Alteration - \$10,000 any one occurrence
- Robbery or Safe Burglary of Other Property - \$10,000 inside the premises / \$10,000 outside the premises
- Additional Acquired Property – up to \$15,000
- Concession Equipment - \$50,000 any one occurrence
- Pollutant Cleanup - \$25,000

Coverage Conditions:

1. Coverage is not available on a stand-alone basis. You must have commercial general liability coverage with our Cheer Gyms RPG Insurance Program.
2. Coverage will be effective the day after we receive the proper completed enrollment form with premium and will expire on the expiration date of your Cheer Gym RPG Insurance Program.
3. Receipt of purchase is required at the time of loss to show verification of purchase for any improvements or betterments.
4. This coverage may not be available in all states.

Rates - Hawaii applicants, please contact us for rates			
Total Value per Location	Rate	Deductible	Minimum Premium
\$ 1 - \$ 10,000	\$ .033	\$ 250	\$ 100.00
\$ 10,001 - \$100,000	\$ .0286	\$ 1,000	\$ 100.00
\$ 100,001 +	\$ .0286	\$ 2,500	\$ 100.00

## Meets, Competitions & Events Coverage

If your gym is hosting or organizing a meet, competition or event that involves participants who are not members of your gym please contact us to obtain additional information about the coverages and programs we may have available. Your cheer gym coverage excludes liability and medical payments for participants claims by non-registered members/participants that participate in meets, competitions or events you host unless additional coverage is purchased. The named insured and their registered members are automatically covered for participation in meets, competitions and events conducted by others.

## FREQUENTLY ASKED QUESTIONS

**1. We are a newly formed gym 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 cheer supplemental form.

**2. 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, however, do offer an insurance program specifically designed for independent contractors that directly supervise an individual or group engaged in 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.

**3. Is my gym 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 gym. To obtain coverage for an event that includes non-registered students/members, please contact us for coverage options available.

**4. 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.

**5. I have been asked by my landlord or sponsor to add them as an "additional insured" to my policy. What does this mean?**

An additional insured is a person or organization not automatically included as an insured under an insurance policy, but who is included or added as an insured under the policy at the request of the named insured. By providing an entity additional insured status, it now is entitled to defense and indemnity (if policy limits have not

been exhausted) under your policy with no responsibility for premium payments.

You can add an entity as an additional insured under the certificate request section of the enrollment form. Please provide their complete name, address, and relationship to you. All requests must be made in writing.

**6. 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., 1712 Magnavox Way, Fort Wayne, IN 46804.

**7. Do I have coverage for virtual training?**

Coverage does extend to incidental virtual training provided by you (the named insured) to your clients/members. The policy is intended to extend bodily injury coverage for training available to your clients/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 clients/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.



# Enrollment Form Cheer Gyms

Valid for effective dates from 8/1/24 through 3/31/25

Completion of this enrollment form 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.). A risk purchasing group (RPG) provides group purchasing power for similar risks resulting in potential advantageous coverage terms, and competitive rates for favorable group loss experience. An RPG administration fee may be charged. The submission of this enrollment form and/or the acceptance of payment does not guarantee coverage. Certain operations are not eligible for coverage by this program. We reserve the right to decline any request for coverage.

- TO AVOID PROCESSING DELAYS, PLEASE:**
- 1. Complete all sections (print legibly)**
  - 2. Sign and date where required**
  - 3. Remit completed enrollment form (pages 6 - 16) with payment**

## GENERAL INFORMATION

I am a new account     I am renewing my coverage

Full legal name of business: \_\_\_\_\_

Note: This is the name that will appear on your Certificate of Insurance. If your company is a Sole Proprietorship, then this will be your personal name or DBA.

Applicant is a:  Sole Proprietorship     Limited Liability Co.     Corporation     Partnership

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

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

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

Contact name: \_\_\_\_\_ Phone: (\_\_\_\_\_) \_\_\_\_\_

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

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

(By listing an email address, you are giving us permission to contact you by email about your policy. Refer to page 13 of the application for Electronic Disclosure and 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)

Location 1: \_\_\_\_\_

Street Address	City	State	Zip
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Location 2: \_\_\_\_\_

Street Address	City	State	Zip
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## DATES

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

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

## BUSINESS INFORMATION

- Form of business:  Not-for-profit     For-Profit
- Identify all programs/activities that are included in your operations (check all that apply)

Your operations must include cheerleading to be eligible for this program.

- Cheerleading
- Dance
- Trampolines (instruction/training classes/programs only)
- Tumbling
- Other (please describe) - subject to approval: \_\_\_\_\_

**Note:** Gymnastics activities or operations that utilize gymnastic apparatuses are not covered by this program. (Contact us for information on our gymnastics program.)

## BUSINESS INFORMATION CONTINUED

3. Do you have activities that occur away from the facility location/premises other than competitions, demonstrations, exhibitions, parades or fundraising activities?  Yes  No

If yes, please describe: \_\_\_\_\_

(Activities held off-site must be reported prior to occurring and approved by us except for competitions, demonstrations, exhibitions, parades or fundraising activities.)

4. Do you have aerial performance training (e.g.: circus)  Yes  No

(High wires, ribbon/fabric performing devices or trapeze systems more than 5 feet from the ground without a safety harness are not eligible for coverage under this program.)

5. Do you have birthday parties?  Yes  No

6. Do you have camps or clinics?  Yes  No

If yes: a. Do non-members attend?  Yes  No

(Non-member campers are excluded from coverage under this policy, unless you purchase the optional subsidiary activity coverage available.)

b. Describe the type of camps or clinics you may have along with the activities/events taking place at the camps/clinics: \_\_\_\_\_

(Coverage can only be extended for those types of operations/activities that coverage has been purchased for under this program. Ancillary activities are subject to approval)

c. Describe any activities that occur away from your facility: \_\_\_\_\_

(Activities held off-site are subject to approval.)

7. Do you have child-care/babysitting services/pre-schools and/or accredited schools?  Yes  No  
(Child-care and/or babysitting services are excluded under this program.)

8. Do you have climbing devices?  Yes  No

If yes: a. List maximum height of climbing device: \_\_\_\_\_ Describe the device: \_\_\_\_\_

b. Is a safety harness required?  Yes  No

(If over 10 feet, please include pictures of the device with this submission for review. Prior approval is required for climbing walls exceeding 10 feet with no safety harness.)

9. Do you have dance programs or classes and/or drama and theater programs or classes that are separate from your cheer program?  Yes  No

(The following type of dance operations are not eligible for coverage under this program: ballroom rental facilities, banquet and reception halls, cabarets, dance halls, discotheques, nightclubs, production companies, professional dance companies and professional touring companies.)

10. Do you host meets, competitions or events involving other gyms or organizations?  Yes  No  
(Please contact us for additional information on coverages available for this type of exposure.)

11. Do you have inflatable devices that are not used for cheerleading training or instruction  Yes  No

(This program contains an exclusion for amusement devices. Amusement devices do not include any video or computer games or any device that is specifically designed for the training or instruction of the activity for which you are enrolled.) Limited coverage for inflatables is available. Please contact us for additional information.

12. Do you have martial arts programs and classes?  Yes  No

(The following styles of martial arts are not eligible for coverage under this program: contact or sparring boxing; 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 or wrestling.)

13. Do you have parkour, ninja, indoor obstacle course, extreme tumbling, urban/extreme gymnastics, tricking, free-running and/or similar type programs/activities?  Yes  No

(Coverage for these types of operations is excluded under this program. Please contact us for possible coverage options.)

14. Do you have programs involving professional medical or behavioral treatments or counseling?  Yes  No  
(Coverage for these types of operations or services is excluded under this program)

15. Do you have a swimming pool?  Yes  No

(Please contact us for additional information on coverages available for swimming pools and a questionnaire to complete. If approved, an additional premium charge of \$670.00 applies, per pool)

## BUSINESS INFORMATION CONTINUED

16. Does your operation utilize gymnastic apparatuses? (e.g.: foam pits, high bars, pommel horse, rings)  Yes  No
17. If you suspect an athlete has a concussion, do you have an action plan that includes:
- a. Immediately removing the athlete from play or practice?  Yes  No
- b. Keeping the athlete out of play or practice until they provide written clearance from a licensed physician?  Yes  No

**18. 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) Name(s) of current carrier(s): \_\_\_\_\_ Expiration date(s): \_\_\_\_\_
- b) Is your current carrier non-renewing your coverage?  Yes  No
- If yes, why? \_\_\_\_\_
- c) In the past 5 years, have you had any losses?  Yes  No
- If yes, please provide current loss runs 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.

## PROGRAM PREMIUM CALCULATION

Premium is determined by applying the appropriate option and rate for your gym or organization to the greatest number of students/registered members that your program could have annually. The same option must be used for all groups.

Coverages	Option 1 \$1,000,000 CGL w/ \$150,000 Med Pay	Option 2 \$2,000,000 CGL w/ \$150,000 Med Pay
Ages 13 and over	\$ 57.11	\$ 77.55
Ages 7 through 12	\$ 33.31	\$ 43.93
Ages 5 and 6	\$ 26.76	\$ 35.93
Ages 4 and under	\$ 14.28	\$ 19.57
<b>Minimum Premiums</b>	\$ 1,000.00	\$ 1,500.00

Rate/Premium Calculation						
*Hawaii applicants, please contact us for rates						
Option	Age Groups	Rate	X	Number of Students/Members	=	Premium
	Age 13 and over		X		=	\$
	Ages 7 - 12		X		=	\$
	Ages 5 and 6		X		=	\$
	Ages 4 and under		X		=	\$
<b>Premium</b> (add all lines above)						\$
<b>Program Minimum Premium</b>						\$
<b>Program Premium</b> If the premium is less than the minimum premium, the program premium due is the minimum premium						\$

**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](http://www.kandkinsurance.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)



## OPTIONAL COVERAGES PREMIUM CALCULATION

### Non-registered Member Activity and/or Birthday or Social Party Coverage

Please check here and skip this section if you do not want this coverage.

Please select all of the activities you may have and report the total number of non-registered members of the gym and/or the number of separately enrolled participants in each of the activities listed below along with the number of birthday/social parties you may have at your facility. You must choose the same coverage and limits as purchased for your gym for non-registered member activities and/or birthday/social party coverage.

	Option 1 \$ 1,000,000 CGL	Option 2 \$ 2,000,000 CGL
Martial Arts Programs & Classes	\$ 15.95	\$ 21.07
Camps or Clinics	\$ 5.78	\$ 7.52
Birthday or Social Party	\$ 34.26	\$ 46.47
All Other Activities, Classes or Programs	\$ 15.95	\$ 21.07

### Hawaii applicants, please contact for rates

	Type of Activity	Number of Participants	X	Rate	=	Premium
<input type="radio"/>	Arts and/or craft classes		X		=	\$
<input type="radio"/>	Basketball and/or volleyball programs or classes		X		=	\$
<input type="radio"/>	Camps or clinics		X		=	\$
<input type="radio"/>	Dance, drama and/or theater art programs or classes List the styles of dance offered: _____ _____		X		=	\$
<input type="radio"/>	Martial arts programs or classes List the styles of martial arts offered: _____ _____		X		=	\$
<input type="radio"/>	Swimming programs or classes		X		=	\$
<input type="radio"/>	Trial or open cheer		X		=	\$
<input type="radio"/>	Yoga and/or exercise classes		X		=	\$
<input type="radio"/>	Other (please describe): _____ _____ Note: This is subject to approval by us		X		=	\$
<input type="radio"/>	Birthday/social parties	Number of Parties Held Annually	X		=	\$
<b>Non-registered Member Activity and/or Birthday or Social Party Premium</b> (add all lines above)						\$

## 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)

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

**Total replacement value for all location(s)** (add all lines above) \$ \_\_\_\_\_

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

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

#### Step 3: Calculate premium

(If total calculated premium is less than the minimum premium, the total premium due is the minimum premium)

Equipment and Contents Premium	
*Hawaii applicants, please contact us for rates	
<input type="radio"/> <b>My total replacement value is between \$1 - \$10,000</b> (\$250 deductible will apply)	
\$ .033 x \$ _____ = \$ _____	\$ _____
Total Replacement Value	Equipment and Contents Premium (\$100.00 minimum premium applies)
<input type="radio"/> <b>My total replacement value is over \$10,000</b> (\$1,000 deductible applies to values from \$10,001 - \$100,000 and a \$2,500 deductible applies to values over \$100,000)	
\$ .0286 x \$ _____ = \$ _____	\$ _____
Total Replacement Value	Equipment and Contents Premium (\$100.00 minimum premium applies)

## 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)

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 attach a copy of the insurance requirements/instructions you've received.**

6. For specific events: Date(s) of event/activity: \_\_\_\_/\_\_\_\_/\_\_\_\_ to \_\_\_\_/\_\_\_\_/\_\_\_\_

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: \_\_\_\_\_

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.**

**COSTS ARE 20% FULLY EARNED AND NON-REFUNDABLE/NON-TRANSFERRABLE ONCE COVERAGE BEGINS.\*  
COVERAGE IS CONTINGENT UPON RECEIPT OF PAYMENT AND A FULLY COMPLETED ENROLLMENT FORM.**

**NO COVERAGE WILL BE DEEMED IN EFFECT UNTIL THE ACCURATE PAYMENT IS RECEIVED  
BY THE COMPANY OR THEIR REPRESENTATIVE.**

**CANCELLATIONS/CHANGES CAN ONLY BE MADE BY THE NAMED INSURED.**



**PLEASE READ, COMPLETE #9 BELOW (if you do not wish to receive documents via email),  
AND SIGN ON PAGE 17**

**Electronic Signature Disclosure and Consent**

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

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

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

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

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

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

## COMPENSATION AND REPRESENTATION STATEMENT

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

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

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

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

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

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

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

### 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 6): \_\_\_\_\_

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

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

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

## 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.

## PAYMENT PLAN OPTIONS

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

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

**Step 1: Select Payment Plan:** Check one.

- 100% Plan** - 100% of the total premium is due to bind coverage
- 30% / 70% Plan**
- 30% of the total premium + \$15 RPG fee is due to bind coverage
  - The balance of the premium (70%) will be due within 30 days of the effective date
- 25% + 3 Plan**
- 25% of the total premium + \$15 RPG fee is due to bind coverage
  - The balance of the premium will be due in (3) consecutive monthly installments

**Step 2: Select future installment option:** Check one.

- Please mail me an invoice for any future balance/installments
- If paying by credit card, please automatically charge my credit card provided below for any outstanding balances or installments.

**Step 3: Making your Payment:**

**Pay by check:** (Payable to K&K Insurance Group)

- | • Mail | <u>Regular Mail</u>  | <u>Overnight Mail</u>   |
|--------|--|---|
|        | K&K Insurance<br>Cheer RPG Program<br>P.O. Box 2338<br>Fort Wayne, IN 46801-2338 | K&K Insurance<br>Cheer RPG Program<br>1712 Magnavox Way<br>Fort Wayne, IN 46804 |

**Pay by credit card:**

- **Fax** 260-459-5940
- OR**
- **Mail** See above for mailing address

- VISA     MASTERCARD     DISCOVER     AMERICAN EXPRESS

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

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

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

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

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

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

**For your security, we cannot accept credit card payments via e-mail. Please fax or mail only.**

FATCA Notice: Please go to Aon.com/FATCA to obtain appropriate W-9.