



FITNESS STUDIO (for exercise/circuit/personal training studios) Insurance Program and Enrollment Form

This brochure is valid for effective dates of 1/1/26 through 12/31/26

PROGRAM DESCRIPTION

This program has been designed for U.S.-based owners and operators of exercise studios and circuit training facilities that offer personal/individual training and exercise in scheduled fitness/exercise programs that are under the direct supervision of a fitness professional such as a personal trainer or exercise instructor or in a structured/sequential order for an individual. Coverage provided includes important liability protection for the studio/facility, including its employees for liability claims arising out of the operations of the studio/facility. Note: coverage does not extend to your independent contractors unless the optional coverage available with this program is purchased.

Optional coverages available under this program include professional liability for independent contractors and coverage for equipment and contents of the studio/facility.

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:

- Anytime Fitness facilities*
- Childcare/babysitting services/facilities
- Climbing walls
- CrossFit® Affiliate facilities/programs*
- Dance, gymnastics, cheer and martial arts schools/studios*
- Electrical muscle stimulation*
- Facilities outside of the U.S.
- Ice skating, roller skating or skating treadmills
- Kinesiology taping*
- Medical or health care services
- Meditation room/sound therapy or salt rooms*
- Open access to members to utilize facility on a self directed basis outside of a structured program
- Parkour/Ninja/Obstacle course programs or facilities
- Physical therapy; Physicals or stress testing
- Programs specifically designed for health disorders/diseases, unless reported to/approved by us
- Red light therapy*
- Rehabilitation services/therapy
- Salon services or indoor tanning
- Saunas or steam rooms
- Sports medicine
- Sports skills instructional facilities or programs
- Stretching labs/facilities*
- Swimming pools, hot tubs, whirlpools, jacuzzis or cold plunge
- 100% dedicated hot yoga studio/facility*
- Trampoline parks
- Unattended/unstaffed 24 hour key card/key pad/key code access operations or unattended/unstaffed operation*
- Vibration plates*

ELIGIBLE OPERATIONS

U.S. based exercise studios or circuit training facilities with 3,000 square feet or less of leased or owned space per location.

Note: An insured with multiple locations is eligible for this program as long as each location's square footage is 3,000 square feet or less. For operations with locations over 3,000 square feet, contact us for information on other available programs.

EASY WAYS TO ENROLL FOR COVERAGE

WEB Receive coverage immediately by purchasing on-line at www.mycare26.com/specialty-programs

OR

Submit this enrollment form, with payment, to us.

FAX 1-913-754-5617

MAIL Academic HealthPlans, Inc.
PO Box 736073
Chicago, IL 60673-6073

FOR SERVICE REQUESTS ONLY

E-MAIL recsportsandmore@recsportsandmore.ahpcare.com

QUESTIONS Call 1-913-754-5617

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.

* For information regarding eligibility for these types of operations, please contact us.

COVERAGES AND LIMITS

On-site and Off-site Coverage:

Applies to the instruction activities of you and your employees and the business operations at your insured premises and also extends to locations away from your insured premises (e.g.: training or class instruction at other locations).

Coverages	Option 1	Option 2	Option 3	Option 4	Option 5
Commercial General Liability (CGL)	Limits	Limits	Limits	Limits	Limits
Each Occurrence	\$ 1,000,000	\$ 2,000,000	\$ 3,000,000	\$ 4,000,000	\$ 5,000,000
General Aggregate (Other than Products-completed Operations)	\$ 5,000,000 per location				
Products-completed Operations Aggregate	\$ 1,000,000	\$ 2,000,000	\$ 3,000,000	\$ 4,000,000	\$ 5,000,000
Personal and Advertising Injury	\$ 1,000,000	\$ 2,000,000	\$ 3,000,000	\$ 4,000,000	\$ 5,000,000
Medical Expense (other than participants)	\$ 5,000	\$ 5,000	\$ 5,000	\$ 5,000	\$ 5,000
Damage to Premises Rented to You (Fire Legal Liability)	\$ 1,000,000	\$ 1,000,000	\$ 1,000,000	\$ 1,000,000	\$ 1,000,000
Hired Auto Liability and Non-Owned Auto Liability (not available in: IL, LA, UT, VT & WI)	\$ 1,000,000	\$ 2,000,000	\$ 3,000,000	\$ 4,000,000	\$ 5,000,000
Professional Liability	\$ 1,000,000	\$ 2,000,000	\$ 3,000,000	\$ 4,000,000	\$ 5,000,000
Bodily Injury to Participants Liability	\$ 1,000,000	\$ 2,000,000	\$ 3,000,000	\$ 4,000,000	\$ 5,000,000
Rates (per owned/operated location, per square feet)					
1 - 1,000 square feet	\$ 500.00	\$ 750.00	\$ 1,000.00	\$ 1,250.00	\$ 1,500.00
1,001 - 2,000 square feet	\$ 1,000.00	\$ 1,500.00	\$ 1,750.00	\$ 2,000.00	\$ 2,250.00
2,001 - 3,000 square feet	\$ 1,500.00	\$ 2,250.00	\$ 2,625.00	\$ 2,875.00	\$ 3,125.00

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:

1. Extended Property Damage - Expected or Intended injury resulting from use of reasonable force to protect persons or property
2. Non-owned watercraft - extended to 58 feet
3. Property Damage To Borrowed Equipment - \$10,000 each occurrence
4. Property Damage To Customers' Goods - \$10,000 each occurrence
5. Broadened Coverage - Damage to Premises Rented to You - definition expanded
6. Property Damage from Elevator Use
7. Personal And Advertising Injury From Televised Or Videotaped Material (if not professionally produced)
8. Medical Personnel - \$100,000 Any One Person
9. Broadened Definition of Insured - Newly acquired or formed organization for up to 180 days
10. Supplementary payments - \$2,500 bail bonds, \$500 a day loss of earnings
11. Knowledge or Notice of Occurrence
12. Unintentional Failure To Disclose All Hazards
13. Waiver Of Transfer Of Rights Of Recovery Against Others To Us (Waiver Of Subrogation)
14. Mental Anguish Resulting From Bodily Injury
15. Broadened Definition Of Mobile Equipment
16. 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 fitness/exercise activities under the direction of the insured.

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

Hired Auto Liability and Non-owned Auto Liability (not available for facility locations that are in: in IL, LA, UT, VT & WI) – coverage which protects the insured against liability claims arising out of the maintenance or use of motor vehicles borrowed, leased, hired, or rented 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 use of multi-passenger vehicles (designed to carry 9 or more persons), or to bodily injury to participants while in a hired auto or non-owned auto, or to those vehicles that are rented, leased, hired or borrowed on a long-term basis.

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, & the appropriate premium paid)
- Acupuncture
- All operations listed as ineligible
- Amusement devices (e.g.: rides, slides, inflatables, climbing walls, dunk tanks)
- Asbestos
- Athletic competitions held/sponsored by the insured or in which the insured's members participates
- Bodily injury to participants while in a hired auto or non-owned auto
- Communicable disease
- Cryogenic chambers/therapy
- Cyber incident, data compromise, and violation of statutes related to personal data
- Cycling (other than stationary)
- Employment-related practices
- Fungi or bacteria
- Instruction/activity held on or in open water (e.g.: lakes, ponds, ocean)
- Massage therapy
- Multi-passenger vehicles
- Sale or distribution of herbal, medicinal and/or nutritional products
- Sexually transmitted disease
- The sport of boxing (contact/sparring)
- The sport of wrestling
- Training programs for law enforcement, public safety and military personnel

OPTIONAL COVERAGES AVAILABLE

Liability for Independent Contractors (non-employees)

This coverage option allows you to purchase liability for those independent contractor (non-employees) instructors or trainers while they are conducting instruction activities on behalf of your studio/facility operations.

Coverage Conditions:

1. You must have commercial general liability coverage for your studio/facility with our Fitness Studio RPG Insurance Program and coverage must follow the same limit option purchased for your location(s).
2. Coverage will be effective the day after we receive the request with premium and will expire on the expiration date of your Fitness Studio RPG Insurance Program.
3. A U.S.-based instructor age 18 or older conducting private or group instruction on your behalf for any of the following is eligible for this coverage.

- | | | | |
|---|---|--|---|
| <ul style="list-style-type: none"> • Acro dance • Acrobatic/partner yoga • Aerobics • Aerial/anti-gravity/suspended yoga (certified instructors only) | <ul style="list-style-type: none"> • Cardio kickboxing • Children's fitness programs • Dance • Exercise | <ul style="list-style-type: none"> • Fitness bootcamp • GYROTONIC® • Hoop fitness • Personal training • Pilates | <ul style="list-style-type: none"> • Spinning® • Tai chi • Yoga • ZUMBA® • Tumbling (floor only, no gymnastic apparatus) |
|---|---|--|---|

4. Ineligible instructors or those offering the following operations that are not eligible for this coverage are:
 - Certified athletic trainers
 - Coaching of organized competitive athletic teams
 - Instructors under the age of 18
 - Instruction of sport skills activities
 - Instructor's employment as an exempt or non-exempt employee of a school, university or college

5. This coverage is 100% fully earned at inception.

Rates* (annual)	Option 1 \$1,000,000 CGL Limit	Option 2 \$2,000,000 CGL Limit	Option 3 \$3,000,000 CGL Limit	Option 4 \$4,000,000 CGL Limit	Option 5 \$5,000,000 CGL Limit
On-site and off-site coverage	\$ 300.00	\$ 450.00	\$ 525.00	\$ 570.00	\$ 603.00

*Operations with more than 10 independent contractors may be subject to additional underwriting and premium.

OPTIONAL COVERAGES AVAILABLE CONTINUED

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 for your studio or organization with our Fitness Studio 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 Fitness Studio RPG Insurance Program.
3. Receipt of purchase is required at the time of loss to show verification of purchase for improvements or betterments.
4. This coverage may not be available in all states.

Total Value per Location	Rates		Deductible	Minimum Premium
	All States, except Hawaii	Hawaii Applicants		
\$ 1 - \$ 10,000	\$.033	\$.03	\$ 250	\$ 100.00
\$ 10,001 - \$100,000	\$.0286	\$.026	\$ 1,000	\$ 100.00
\$ 100,001 +	\$.0286	\$.026	\$ 2,500	\$ 100.00

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: \$1,000,000 for each perpetrator with a \$1,000,000 aggregate of 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, and not in addition to, the general liability limit section.
- Option 2: \$100,000 each claim limit with \$100,000 aggregate limit for reimbursement of defense costs only resulting from claims arising out of abuse, molestation, or exploitation.

Coverage Conditions:

1. Coverage is contingent upon completion, as well as review and approval from us, of the underwriting questions found on page 10.
2. Coverage is not available on a stand-alone basis. You must have commercial general liability coverage for your studio with our Fitness Studio RPG Insurance Program.
3. Only one option may be purchased.
4. This coverage is 100% fully earned at inception.

Options	Rates
Option 1 - \$1,000,000 Sexual Abuse or Sexual Molestation Liability	See page 10 for rates (\$150.00 minimum premium)
Option 2 - \$100,000 Abuse, Molestation, or Exploitation Defense Reimbursement	\$100.00 (Flat rate)

FREQUENTLY ASKED QUESTIONS

1. Is coverage under this policy extended to independent contractors (non-employees) working on behalf of the studio?

Independent contractors (non-employees) are covered only if the optional coverage available with this program is purchased. If this optional coverage is not purchased, as a studio/facility owner, you need to require that all independent contractors (non-employees) working at your location(s) obtain professional liability coverage and name your business as an additional insured to their instructor policy and submit proof of this coverage to you.

2. 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.

3. I have been asked by my landlord to add them as an additional insured to my policy. What does this mean and how do I do that?

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.

4. 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: Academic HealthPlans, Inc., PO Box 736073, Chicago, IL 60673-6073 or recsportsandmore@recsportsandmore.ahpcare.com.



Enrollment Form - Fitness Studio Program

This brochure is valid for effective dates of 1/1/26 through 12/31/26

Academic HealthPlans

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 6-15) 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): _____

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

Mailing address: _____

City: _____ State: _____ Zip: _____

Insured contact name: _____ Insured phone: (_____) _____

Insured cell: (_____) _____ Insured 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 for Consent for Electronic Transactions)

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)

Loc #1: _____

Street Address	City	State	Zip Code
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Loc #2: _____

Street Address	City	State	Zip Code
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DATES

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

Start my coverage on this date: ____ / ____ / ____

BUSINESS INFORMATION

1. Are patrons under the direct supervision of an instructor or trainer at all times during the activities and/or are operations exclusively circuit training? Yes No
2. Is a representative from your business on-site during your business hours? Yes No
3. Do you have locations outside of the U.S.? Yes No
4. Is your studio/facility a dance, gymnastics, cheer or martial arts school/studio? Yes No
5. Does your studio/facility have any of the following features or services? Yes No
 - Childcare/babysitting services
 - Climbing walls
 - CrossFit® Affiliate programs
 - Electrical muscle stimulation
 - Ice skating, roller skating or skating treadmills
 - Kinesiology taping
 - Medical or health care services
 - Meditation room/sound therapy
 - Parkour/ninja/obstacle courses or programs
 - Physical therapy, physicals or stress testing
 - Red light therapy
 - Rehabilitation services/therapy
 - Salon services or indoor tanning
 - Salt rooms
 - Sports medicine
 - Sports skills instructional programs
 - Stretching labs/facilities
 - Swimming pools, saunas, steam rooms, hot tubs, whirlpools, jacuzzis or cold plunge
 - Trampoline parks
 - Vibration plates

• Programs specifically designed for health disorders/diseases
If yes, please describe the program: _____

The exposures/activities listed above are not eligible under this program. If you have answered yes to any of the questions, please contact our office to determine if other coverage/program options are available, or visit www.mycare26.com/specialty-programs to review additional insurance programs available.

6. Do you have any independent contractors (non-employees) working at your studio/facility? Yes No
If yes, how many? _____
7. Does your facility have a ring/cage? Yes No
(Facilities with rings/cages are subject to additional underwriting questions and may not be eligible.)
8. Does your business operate out of a private residence? Yes No
If yes: Is there a separate entrance, with no access available to the residential part of the home? Yes No
9. Do you have any off-site programs/training? Yes No
(please describe): _____
10. Do you offer hot yoga? Yes No
If yes, do you only offer hot yoga classes/activities? Yes No
If no, what is the % of those other classes/activities that you offer _____

11. 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 more than \$5,000 in claims? 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

Select the applicable option. NOTE: If you have more than one location, you must select the same limit and coverage option for all locations.

On-Site and Off-Site Coverage Coverage applies to the operations of the studio at their own insured location(s) and also extends to their operations conducted at locations owned/operated by others.	<input type="radio"/> Option 1 \$ 1,000,000 CGL Limit	<input type="radio"/> Option 2 \$ 2,000,000 CGL Limit	<input type="radio"/> Option 3 \$ 3,000,000 CGL Limit	<input type="radio"/> Option 4 \$ 4,000,000 CGL Limit	<input type="radio"/> Option 5 \$ 5,000,000 CGL Limit
1 – 1,000 square feet	\$ 500.00	\$ 750.00	\$ 1,000.00	\$ 1,250.00	\$ 1,500.00
1,001 – 2,000 square feet	\$ 1,000.00	\$ 1,500.00	\$ 1,750.00	\$ 2,000.00	\$ 2,250.00
2,001 – 3,000 square feet	\$ 1,500.00	\$ 2,250.00	\$ 2,625.00	\$ 2,875.00	\$ 3,125.00

Square Footage and Premiums (per location)

Location # as per Page 6	Square Footage	Premium
Location #1		\$
Location #2		\$
Total Premium		\$ (A)

**COSTS ARE 20% FULLY EARNED AND NON-REFUNDABLE/NON-TRANSFERRABLE ONCE COVERAGE BEGINS*.
100% OF THE COST IS DUE IN ORDER TO BIND COVERAGE**

*Liability for Independent Contractors and Sexual Abuse/Sexual Molestation premiums are 100% fully earned at inception (may vary by state).

**NO COVERAGE WILL BE DEEMED IN EFFECT UNTIL THE ACCURATE PAYMENT AND A FULLY COMPLETED ENROLLMENT FORM IS RECEIVED BY THE COMPANY OR THEIR REPRESENTATIVE.
CANCELLATIONS/CHANGES CAN ONLY BE MADE BY THE NAMED INSURED.**

OPTIONAL COVERAGES PREMIUM CALCULATION

Liability for Independent Contractors (Non-Employees) Coverage

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

Coverage for these instructors only applies while they are conducting activities on behalf of your studio/facility. Limits will be the same for all independent contractors.

Please select one coverage option. You must choose the same limit option that was selected for your studio/facility above.

Rates* (annual)	Option 1 \$1,000,000 CGL Limit	Option 2 \$2,000,000 CGL Limit	Option 3 \$3,000,000 CGL Limit	Option 4 \$4,000,000 CGL Limit	Option 5 \$5,000,000 CGL Limit
On-site and off-site coverage	<input type="radio"/> \$ 300.00 (B)	<input type="radio"/> \$ 450.00 (B)	<input type="radio"/> \$ 525.00 (B)	<input type="radio"/> \$ 570.00 (B)	<input type="radio"/> \$ 603.00 (B)

*Operations with more than 10 independent contractors may be subject to additional underwriting and premium.

OPTIONAL COVERAGES PREMIUM CALCULATION CONTINUED

Equipment and Contents Coverage (Inland Marine)

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 & Furnishings (equipment, electronics, furniture, 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.)	\$ _____
Signs (indoor or outdoor)	\$ _____
Leased personal property, HVAC or building glass (where you are a tenant and who have contractual responsibility)	\$ _____
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

My total replacement value is between \$1 – \$10,000 (\$250 deductible will apply)

Rates: All States except Hawaii = \$.033

Hawaii Applicant = \$.03

$$\begin{array}{rcccl}
 \$ \underline{\hspace{2cm}} & \times & \$ \underline{\hspace{2cm}} & = & \$ \underline{\hspace{2cm}} & \$ \underline{\hspace{2cm}} & \text{(C)} \\
 \text{Rate} & & \text{Total Replacement Value} & & & \text{Equipment and Contents Premium} & \\
 & & & & & (\$100.00 \text{ minimum premium applies}) &
 \end{array}$$

My total replacement value is over \$10,000 (\$10,001 - \$100,000 value = \$1,000 deductible and \$100,001+ = \$2,500 deductible)

Rates: All States except Hawaii = \$.0286

Hawaii Applicant = \$.026

$$\begin{array}{rcccl}
 \$ \underline{\hspace{2cm}} & \times & \$ \underline{\hspace{2cm}} & = & \$ \underline{\hspace{2cm}} & \$ \underline{\hspace{2cm}} & \text{(C)} \\
 \text{Rate} & & \text{Total Replacement Value} & & & \text{Equipment and Contents Premium} & \\
 & & & & & (\$100.00 \text{ minimum premium applies}) &
 \end{array}$$

OPTIONAL COVERAGES PREMIUM CALCULATIONS CONTINUED

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

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

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

1. Does your organization currently have employees, volunteers or independent contractors? Yes No
The term "Volunteers" means someone, including parent volunteers, who exerts control over or supervises participants.
2. Have any claims, allegations or charges of abuse, molestation or sexual misconduct been made against you or your organization or anyone working on behalf of your organization? Yes No
If yes, please explain: _____
3. Are you aware of any occurrences that could lead to a claim? Yes No
If yes please explain: _____
4. Do you, your organization or sanctioning/governing body have written procedures and training in place regarding the prevention and mitigation of abuse, molestation or sexual misconduct? Yes No
If yes, do they include:
 - How to recognize the signs of abuse and molestation Yes No
 - All known, alleged or suspected abuse incidents must be reported to law enforcement Yes No
 - Procedures are provided or available to all paid and volunteer staff, and sanctioning/governing body members Yes No
 - No one-on-one situations allowed without visibility by others Yes No
 - A supervision plan to monitor all participants at the facility/event site that also prevents access to secluded areas such as closets, unsupervised rooms, etc. Yes No
 - A policy regarding appropriate and inappropriate physical contact, verbal interaction and electronic communications with children during and outside of regularly scheduled business activities Yes No
5. Please complete the following questions regarding employee, volunteer, or independent contractor screening controls used by your organization.

Please Complete All Questions	Employees	Volunteers/Independent contractors
The term "Volunteers/Independent contractors" in the following questions means someone who exerts control over or supervises participants.		
Do you have employees and/or volunteers/independent contractors?	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No
Are employee/volunteer/independent contractor applications required?	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No
If yes, does the application include questions about whether the individual has ever been convicted for any crime involving physical violence or sex related offenses?	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No
If yes, and applicant checks yes, do you reject the applicant?	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No
Are background checks provided by a third party vendor/service?	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No
If yes, do you reject an applicant with any history of physical violence or sex related offenses?	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No

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

6. Calculate premium

<input type="radio"/> Option 1 - \$1,000,000 Sexual Abuse or Sexual Molestation Liability					
Type of Coverage	Rate <small>(based on sq. ft. of each studio from page 8)</small>	X	# of Locations	=	Premium
On-site and Off-site	<input type="radio"/> 1 - 1,000 sq ft: \$100.00	X	_____	=	\$ _____
	<input type="radio"/> 1,001 - 2,000 sq ft: \$200.00		_____		\$ _____
	<input type="radio"/> 2,001 - 3,000 sq ft: \$300.00		_____		\$ _____
Option 1 Total Premium (add all lines above) Insert premium total from above or \$150.00 minimum premium. The higher amount applies.					\$ _____ (D)
<input type="radio"/> Option 2 - \$100,000 Abuse, Molestation, or Exploitation Defense Reimbursement					\$ 100.00 (D)

TOTAL COST SUMMARY

Program Premium (Required Coverage)	\$	(A)
Liability for Independent Contractors Premium (Optional Coverage)	\$	(B)
Equipment and Contents Premium (Optional Coverage)	\$	(C)
Sexual Abuse/Sexual Molestation Premium: (Optional Coverage) <input type="radio"/> \$100,000 Defense Reimbursement Only OR <input type="radio"/> \$1,000,000 Liability Limit	\$	(D)
Subtotal Due (add lines A thru D)	\$	(E)
Risk Purchasing Group Administration Fee (REQUIRED to process enrollment)	\$ 20.00	(F)
Total Cost Due (add lines E & F)	\$	

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

Specific location(s): _____

All locations

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: 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 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.

COVERAGE EXCLUSIONS

The following notable exclusions are contained in the commercial general liability coverage provided by this program (note: state variations may apply). Abuse, molestation, or exploitation, unless reported to, approved by us, and the appropriate premium paid; Acupuncture; Any adult-themed parties/meetings/trips, including but not limited to parties/meetings/trips during which demonstration of products and/or services used in the adult entertainment industry takes place; Asbestos; Athletic competitions held/sponsored by the insured or in which the insured's members participates; Bodily injury to participants while in a hired auto or non-owned auto; Commercial general liability standard exclusions (CG0001 4/13 edition); Cap on losses from certified acts of terrorism; Communicable disease; Cryogenic chambers/therapy; Cyber incident, data compromise, and violation of statutes related to personal data; Cycling (other than stationary); Employment related practices; Events, competitions, tournaments, camps/clinics conducted or sponsored by, or on behalf of the insured, unless reported to and approved by us; Fireworks; Fitness/exercise operations related, in whole or in part, to performance as an exotic dancer or any similar occupation in the adult entertainment industry; Full-sized trampolines; Fungi or bacteria; Independent Contractors: Independent contractors (non-employees) under the age of 18, and/or instructing sports skills, and/or coaching of organized competitive athletic teams, and/or operating as a certified athletic trainer and/or exempt or non-exempt employee of a school, university or college; Instruction/activities held on or in open water (e.g.: lakes, ponds, ocean); Lead; Massage therapy; Multi-passenger vehicles; Nuclear energy; Sexually transmitted disease; Silica or silica-related dust; Specified recreational vehicles and activities – Aircraft/hot air balloon; Airport; Amusement device: The ownership, operation, maintenance or use of any device or equipment a person rides for enjoyment, including, but not limited to: mechanical or non-mechanical ride, slide, or water slide (including any ski or tow when used in conjunction with a water slide); inflatable recreational device; or vertical device or equipment used for climbing, whether permanently affixed or temporarily erected. This exclusion does not apply to video games or computer games; or to any device that is specifically designed for the training or instruction of an activity for which you are enrolled. Animal; Bungee, except this exclusion does not apply to any bungee equipment designed for fitness or exercise instruction or training; Dunk tank; Haunted attraction; Performer; Rodeo; Saddle animal; Snowmobile; The sale or distribution of medicinal, herbal and/or nutritional products; The sport of boxing (contact/sparring); The sport of wrestling; Total pollution with a building heating, cooling & dehumidifying equipment exception and hostile fire exception; Training programs for law enforcement, public safety and military personnel; Unmanned aircraft; Those operations listed as ineligible: Unattended/unstaffed 24 hour key card/key pad/key code access operations or unattended/unstaffed operations; Childcare/babysitting services; CrossFit® affiliate facilities/programs; Dance, gymnastics, cheer & martial arts schools/studios; Electrical muscle stimulation; Facilities outside of the U.S.; Ice skating, roller skating or skating treadmills; Kinesiology taping; Medical or health care services; Meditation room/sound therapy; Open access to members to utilize equipment on a self-directed basis outside of a structured program; Parkour/ninja/Obstacle course programs or facilities; Physical therapy; Physicals or stress testing; Programs specifically designed for health disorders/diseases, unless reported to and approved by us; Red light therapy; Rehabilitation services/therapy; Salon services or indoor tanning; Salt rooms; Saunas or steam rooms; Sports medicine; Sports skills instruction facilities, academies schools or programs; Stretching labs/facilities; Swimming pools, Jacuzzis, hot tubs, whirlpools or cold plunge; Trampoline parks; Vibration plates

ATTENTION AGENTS

Agents, you must complete the warranty section below. Enrollments cannot be accepted unless this section is completed.

Agency name: _____ Agent/contact name: _____

Agency complete mailing address: _____
Address City State Zip

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

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

I understand that agents do not have authority to issue binders or a certificate of insurance on behalf of this program.

By signing this proposal or application, I represent and warrant I have authority to sign on behalf of the producer and producer represents and warrants it shall not solicit, sell or bind any product unless it maintains, and will maintain, all individual, corporate or agency licenses or permits required to conduct insurance business in the state coverage is being written and to receive commission. Failure to acquire or maintain required licenses can result in forfeiture of commission. I further represent and warrant that the producer currently maintains, and will maintain, errors and omissions insurance with a minimum limit of \$1,000,000. If requested, evidence of coverage or licensing will be provided for of all the above-mentioned items.

Agent signature: _____

Date: _____

Academic HealthPlans, Inc. • PO Box 736073, Chicago, IL 60673-6073 • 1-913-754-5617

E-mail = recsportsandmore@recsportsandmore.ahpcare.com • Fax 1-913-754-5617

www.mycare26.com/specialty-programs

CA # 0H64806, TX # 1554208, FL # L074590

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

Consent for Electronic Transactions

The Electronic Signatures in Global and National Commerce Act provides that a signature, contract or other record may not be denied legal effect, validity or enforceability solely because it is in electronic form or because an electronic signature was used in a transaction.

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

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

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

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

You agree to notify us promptly if your mailing address, e-mail address or other delivery information changes by calling 1-913-754-5617 or mailing us at Academic HealthPlans, Inc., PO Box 736073, Chicago, IL 60673-6073. We will endeavor to provide a notice to you in the event of any changes regarding hardware or software requirements necessary to receive documents and other related documents electronically. However, it is your duty to notify us if you are unable to access the documentation made electronically available to you.

We may at our sole discretion discontinue availability of electronic delivery at any time, without further notice to you. At any time, you may request a paper copy of your documents in lieu of electronic delivery. You may withdraw your consent to receive electronic documentation by sending a request in writing to us at Academic HealthPlans, Inc., PO Box 736073, Chicago, IL 60673-6073. Until receipt of such withdrawal, you will continue to receive all documentation electronically.

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

After this enrollment form is approved, you will receive a certificate of insurance showing evidence that coverage has been bound. When submitted through an insurance agent or broker, this coverage document will only be delivered to them. Additional certificate requests will be issued to the same person. Providing an email address in this application will be deemed consent to us to deliver documents and communication to you electronically.

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

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

- Fax to: _____ Attn: _____
- Mail to: _____ Attn: _____

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.

PLEASE READ AND SIGN BELOW

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:** _____

I understand that an electronic signature has the same legal effect and can be enforced in the same way as a written signature. By selecting 'Yes' and typing my name above, I am electronically signing the application and agreeing to the terms and conditions stated in the AHP Consent for Electronic Transactions. I agree that my electronic signature is the legally binding equivalent to my handwritten signature. I will not, at any time in the future, repudiate the meaning of my electronic signature or claim that my electronic signature is not legally binding. Yes No

Printed name: _____ **Title:** _____

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

PAYMENT OPTIONS

Submit a completed enrollment (including signed Representation Statement) and payment via one of the options below.

Applicant business name: _____ Effective date: _____

Select Payment Option

ACH – this option is only available for purchases made 15 days or more prior to the effective date
Proceed to <https://res.epaypolicy.com> to complete the ACH payment

Mail in Check – make check payable to Academic HealthPlans, Inc.
Academic HealthPlans, Inc.
PO Box 736073
Chicago, IL 60673-6073

Credit Card - please note there will be a 3.5% fee added for credit card transactions
Proceed to <https://res.epaypolicy.com> to complete the credit card payment