

CHEER GYMS

Insurance Program and Enrollment Form

This brochure is valid for effective dates from 4/1/25 through 3/31/26

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



For information and applications visit us on-line at www.mycare26.com/specialty-programs

Submit this enrollment form, with payment, to us.

FAX

1-913-754-5617



Academic HealthPlans, Inc., PO Box 81315 Cleveland, OH 44181

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.

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 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):	Optio	n 1	Option 2		
	Limi	ts	Lim	its	
Each Occurrence	\$ 1,000	,000	\$ 2,000	0,000	
General Aggregate (Other than Products-completed Operations)	\$ 5,000 per loca		\$ 5,000 per loc		
Products-completed Operations Aggregate	\$ 1,000	,000	\$ 2,000	0,000	
Personal and Advertising Injury	\$ 1,000	,000	\$ 2,000	0,000	
Bodily Injury to Participants Liability	\$ 1,000	,000	\$ 2,000	0,000	
Professional Liability	\$ 1,000,000		\$ 2,000	0,000	
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	5,000	\$ 5,000		
Medical Payments for Participants (excess) \$250 per claim deductible applies	\$ 150	,000	\$ 150	0,000	
Rates (per student/member, per age group)	All States, except Hawaii	Hawaii Applicants	All States, except Hawaii	Hawaii Applicants	
Ages 13 and over	\$ 57.11	\$ 51.91	\$ 77.55	\$ 70.49	
Ages 7 through 12	\$ 33.31	\$ 30.28	\$ 43.93	\$ 39.93	
Ages 5 and 6	\$ 26.76	\$ 24.32	\$ 35.93	\$ 32.66	
Ages 4 and under	\$ 14.28	\$ 12.98	\$ 19.57	\$ 17.79	
Minimum Premiums	\$ 1,000.00	\$ 1,000.00	\$ 1,500.00	\$ 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.

	Option 1 - \$1,0	00,000 CGL	Option 2 - \$2,000,000 CGL		
Rates	All States, except Hawaii	Hawaii Applicants	All States, except Hawaii	Hawaii Applicants	
Martial arts activities (per participant)	\$ 15.95	\$ 14.50	\$ 21.07	\$ 19.15	
Camps/clinics (per participant)	\$ 5.78	\$ 5.25	\$ 7.52	\$ 6.83	
All other activities (per participant)	\$ 15.95	\$ 14.50	\$ 21.07	\$ 19.15	

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.

	Option 1 - \$1,000	,000 CGL	Option 2 - \$2,000,000 CGL		
Rates (per party)	All States, except Hawaii	,		Hawaii Applicants	
	\$ 34.26	\$ 31.14	\$ 46.47	\$ 42.24	

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.

	Total Value per Location	All States, except Hawaii Rate	Hawaii Applicant Rate	Deductible	Minimum Premium
Rate	\$ 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

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: Academic HealthPlans, Inc., PO Box 81315, Cleveland, OH 44181 or recsportsandmore@recsportsandmore.ahpcare.com.

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.



Academic HealthPlans

Enrollment Form Cheer Gyms

Valid for effective dates from 4/1/25 through 3/31/26

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:

- 1. Complete all sections (print legibly)
- 2. Sign and date where required

GENERA	L INFORMATION 3. F	Remit completed enrollment form (p	oages 6 - 15) w	ith payment (page 16)
O I am a ne	w account O I am renewing my o	coverage		
Full legal nar	me of business:	-		
		of Insurance. If your company is a Sole Proprie	torship, then this w	ill be your personal name or DBA.
Applicant is a	·	ed Liability Co. O Corporation O Pa	•	
Mailing addre				
City:		State:	Zip:	
Contact nam	e:	Phone: ()		
Cell: (_)	Fax: ()		
E-mail:		Website:		
	mail address, you are giving us permission	to contact you by email about your policy. Refe	r to page 13 of the	application for Electronic Disclosure
and Consent)	_			
LOCATION	ONS			
Location 1: _	Street Address	overage or additional insured status is needed) City	State	Zip
Location 2: _	Street Address	City	State	Zip
DATES				
Annual cover	rage will begin the day after the com	pleted enrollment form and premium are	e received and a	pproved by
	ter date you specify below. (If renev	ving coverage, please provide the expira		· ·
	O Start my coverage on this da	ate://		
BUSINE	SS INFORMATION			
1. Form of	business: O Not-for-profit O For-	Profit		
2. Identify a	all programs/activities that are includ	ed in your operations (check all that app	oly)	
Your ope	erations must include cheerleading to	b be eligible for this program.		
-	Cheerleading			
	Dance			
	Frampolines (instruction/training clas	ses/programs only)		
	Fumbling	oco, programo omy		
\cup	rumbing			

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

Other (please describe) - subject to approval: _

BUSINESS INFORMATION CONTINUED

3.	demonstrations, exhibitions, parades or fundraising activities? If yes, please describe:	s, O yes	→ NO
	(Activities held off-site must be reported prior to occurring and approved by us except for competitions, demons parades or fundraising activities.)	strations, ex	chibitions,
4.	Do you have aerial performance training (e.g.: circus)		
	(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.)	O Yes	O No
5.	Do you have birthday parties?	O Yes	O No
6.	Do you have camps or clinics?	O Yes	O No
	If yes: a. Do non-members attend?	O Yes	O No
	(Non-member campers are excluded from coverage under this policy, unless you purchase the optional subsidiary activity coverage available.)	I	
	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 pur program. Ancillary activities are subject to approval)	chased for	under this
	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? (Child-care and/or babysitting services are excluded under this program.)	O Yes	O No
8.	Do you have climbing devices?	O Yes	O No
	If yes: a. List maximum height of climbing device: Describe the device:		
	b. Is a safety harness required?	O Yes	O No
	(If over 10 feet, please include pictures of the device with this submission for review. (For climbing please review and sign the guidelines required for consideration of coverage on page 11)	walls over	10 feet,
9.	Do you have dance programs or classes and/or drama and theater programs or classes that are separate from your cheer program?	O Yes	O No
	(The following type of dance operations are not eligible for coverage under this program: ballroom rental facilitic cabarets, dance halls, discotheques, nightclubs, production companies, professional dance companies and pro		•
0.	Do you host meets, competitions or events involving other gyms or organizations?	O Yes	O No
	(Please contact us for additional information on coverages available for this type of exposure.)		
1.	Do you have inflatable devices that are not used for cheerleading training or instruction	O Yes	O 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.	ı	
2.	Do you have martial arts programs and classes?	O Yes	O No
	(The following styles of martial arts are not eligible for coverage under this program: contact or sparring boxing haganah; kali/escrima; mixed martial arts; savate; sayoc kali; thai boxing/muay thai; training programs for law equilibrium public safety and military personnel; ultimate fighting, extreme fighting, cage fighting or wrestling.)		t,
3.	Do you have parkour, ninja, indoor obstacle course, extreme tumbling, urban/extreme gymnastics, tricking, free-running and/or similar type programs/activities?	O Yes	O No
	(Coverage for these types of operations is excluded under this program. Please contact us for possible coverage	ge options.))
4.	Do you have programs involving professional medical or behavioral treatments or counseling? (Coverage for these types of operations or services is excluded under this program)	O Yes	O No
5.	Do you have a swimming pool?	O Yes	O 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)		-

O Yes O No 16. Does your operation utilize gymnastic apparatuses? (e.g.: foam pits, high bars, pommel horse, rings) 17. If you suspect an athlete has a concussion, do you have an action plan that includes: O Yes O No a. Immediately removing the athlete from play or practice? b. Keeping the athlete out of play or practice until they provide written clearance from a licensed physician? O Yes O No 18. FOR NEW ACCOUNTS ONLY O Yes O No Do you have current coverage in place? If no, please check/explain: O New business operation O Other, please explain: ____ If ves: a) Name(s) of current carrier(s): Expiration date(s): b) Is your current carrier non-renewing your coverage? O Yes O No If yes, why?_ c) In the past 5 years, have you had any losses? O Yes O No If yes, please provide current loss runs with at least 5 years of loss history, including your current year.

BUSINESS INFORMATION CONTINUED

PROGRAM PREMIUM CALCULATION

In addition, please describe any liability or medical claims over \$5,000 that have been paid under your

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.

insurance coverage for those years.

Coverages	Option 1- \$1,000,000 CGL w/ \$150,000 Med Pay			Option 2 - \$2,000,000 CGL w/ \$150,000 Med Pay				
	All States, Hawaii except Hawaii Applicants					l States, ept Hawaii	A	Hawaii pplicants
Ages 13 and over	\$	57.11	\$	51.91	\$	77.55	\$	70.49
Ages 7 through 12	\$	33.31	\$	30.28	\$	43.93	\$	39.93
Ages 5 and 6	\$	26.76	\$	24.32	\$	35.93	\$	32.66
Ages 4 and under	\$	14.28	\$	12.98	\$	19.57	\$	17.79
Minimum Premiums	\$	1,000.00	\$	1,000.00	\$	1,500.00	\$	1,500.00

Rate/Premium Calculation							
Option	Age Groups	Rate	х	Number of Students/Members	=	Premium	
	Age 13 and over		Х		=	\$	
	Ages 7 - 12		Х		=	\$	
	Ages 5 and 6		Х		=	\$	
	Ages 4 and under		Х		=	\$	
Premium (add	l all lines above)					\$	
Program Minimum Premium							
Program Premium If the premium is less than the minimum premium, the program premium due is							
the minimum p			. 0	•		\$	

Academic HealthPlans, Inc. • PO Box 81315 Cleveland, OH 44181 • 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

OPTIONAL COVERAGES PREMIUM CALCULATION

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

O 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.

Dates		ion 1 000 CGL	Option 2 \$ 2,000,000 CGL		
Rates	All States, except Hawaii	Hawaii Applicant	All States, except Hawaii	Hawaii Applicant	
Martial Arts Programs & Classes	\$ 15.95	\$ 14.50	\$ 21.07	\$ 19.15	
Camps or Clinics	\$ 5.78	\$ 5.25	\$ 7.52	\$ 6.83	
Birthday or Social Party	\$ 34.26	\$ 31.14	\$ 46.47	\$ 42.24	
All Other Activities, Classes or Programs	\$ 15.95	\$ 14.50	\$ 21.07	\$ 19.15	

	Type of Activity	Number of Participants	X	Rate	=	Premium	
О	Arts and/or craft classes		Х		=	\$	
О	Basketball and/or volleyball programs or classes		Х		=	\$	
О	Camps or clinics		Х		=	\$	
О	Dance, drama and/or theater art programs or classes						
	List the styles of dance offered:		Х		=	\$	
О	Martial arts programs or classes						
	List the styles of martial arts offered:		X		=	\$	
О	Swimming programs or classes		Х		=	\$	
О	Trial or open cheer		Х		=	\$	
О	Yoga and/or exercise classes		Х		=	\$	
О	Other (please describe):						
			х		=	\$	
	Note: This is subject to approval by us						
0	Birthday/social parties	Number of Parties Held Annually	X		=	\$	
No	Non-registered Member Activity and/or Birthday or Social Party Premium (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.

O Check here and skip this section if you do not want this coverage option. Step 1: Fill in the values to determine your total replacement cost amount for ALL locations Individually list any items with values over \$5,000 Value Provide values for categories below (DO NOT include those values already shown above) <u>Supplies & Inventory</u> (office supplies, items held for sale) 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) O Yes O No 2. Do you have a security system in place? 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? O Yes O 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** O My total replacement value is between \$1 - \$10,000 (\$250 deductible will apply) Rates: All States except Hawaii = \$.033 Hawaii Applicant = \$.03 __ = \$___ (C) Rate Total Replacement Value **Equipment and Contents Premium** (\$100.00 minimum premium applies) O 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 ___ = \$_____ (C) Total Replacement Value Equipment and Contents Premium Rate (\$100.00 minimum premium applies)

CLIMBING WALL MINIMUM UNDERWRITING GUIDELINES

Complete this section if you have a climbing wall(s) over 10 feet high, otherwise continue to the next page

Minimum Underwriting Guidelines applicable to Climbing Walls over 10 ft. high:

- 1. Climber eligibility based upon manufacturer criteria must be followed.
- 2. Climbers/participants must sign a waiver prior to climbing.
- 3. Safety, warning, rules/regulations signage must be present.
- 4. Climbers/participants must not be permitted to use their own equipment.
- 5. Control access to the wall during operating hours and closed times.
- 6. Climbers must always be supervised. Supervision must be adequate based upon the number of active climbers on the wall system.
- 7. Climbers must be belayed by an auto system OR by a staff member for manual belay systems.
- 8. Climbers must be visually inspected by a trained operator prior to climbing to ensure safety harnesses are worn properly.
- 9. Climbers must be attached to the belay system by a trained operator.
- 10. Climbers must wear slip resistant shoes.
- 11. Climbers must climb down when ending their climb no jumping.
- 12. Climbers must quickly leave the safety zone when finished climbing.
- 13. Safety surfacing must be present at the base (safety zone) of the climbing wall/structure.
- 14. The organization must maintain copies of manufacturers published materials including product information, inspection criteria, maintenance criteria, and retirement criteria.
- 15. The organization must maintain an inspection and maintenance program for equipment including personal protective equipment.
- 16. Owner/Operators must have an inspection program in place per manufacturer specifications. Inspections should be properly documented (checklists).
 - Harnesses
 - Helmets
 - Belay system
 - Connectors
 - Wall surface
 - Hand holds
 - Safety surfacing
- 17. Maintenance procedures should be properly documented (log book).
- 18. All auto belay devices must be serviced & maintained annually per the manufacturer's guidelines.
- 19. Attraction/device operators must be property trained per manufacturers specifications. Attraction/device operators training should be properly documented.
- 20. Equipment Standards:
 - Performance and construction of manufactured harnesses shall meet UIAA, ANSI, ASTM, EN, NFPA or other applicable standards
- 21. Retirement Criteria per manufacturer specifications:
 - significant wear, discoloration, or stiffness
 - worn or broken stitching
 - broken or defective buckles or other fasteners

I understand that the insurance company in determining who	ether to provide a quotation for insurance coverage will rely on the information contained
in the application and all other information being submitted.	I hereby warrant, represent and confirm that, to the best of my knowledge, all information
provided is complete, true and correct.	
Applicant's Signature	Date (MM/DD/YYYY)

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 certifi	cate needed? ://		
2. This certificate is for	: O General Liability Coverage O E	Equipment & Contents/Inland	Marine Coverage (if applicable)
O Sponsor O Other (please	al insured's relationship to you? Ow Co-promoter O Lessor of equipment/ e identify/explain):	contents (liability) O Loss P	ayee (equipment/contents)
Certificate holder/add Mailing address:	ditional insured name:		·
	holder/additional insured require any sp t apply: O CG2026 O Primary/nonco O Other (please explain):	ntributory $\stackrel{ o}{ ext{O}}$ Waiver of subr	ogation
NOTE: If you are r	not sure, please attach a copy of the	insurance requirements/ins	structions you've received.
6. For specific events:	Date(s) of event/activity:/ Hours of event/activity: Type of event/activity: Location of event/activity:	_ A.M./P.M. to A Name of event/activity: _	.M./P.M.
7. For Loss Pavee:	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 optional coverage is reported, approved by us, and appropriate premium paid); Asbestos; Batting cages; Childcare/babysitting services; Commercial general liability standard exclusions (CG0001 4/13 edition); Cap on losses from certified acts of terrorism; Climbing walls exceeding ten (10) feet in height (unless reported to and approved by us); Communicable disease; Cryogenic chambers/therapy; Cyber incident, data compromise, and violation of statutes related to personal data; Cycling (other than stationary); Dance operations that are not eligible for coverage under this program: ballroom rental facilities, banquet and reception halls, caberets, dance halls, discotheques, nightclubs, production companies, professional dance companies and professional touring companies; Employment related practices; Fireworks; Fungi or bacteria; High wires, ribbon/fabric performing devices or trapeze systems more than 5 feet from the ground without a safety harness; Instruction/activities held on or in open water (e.g.: lakes, ponds, ocean); Lead; Martial arts styles consisting of: the sport of boxing (contact/sparring), dim mak, haganah, kali/escrima, mixed martial arts, savate, sayoc kali, thai boxing/muay thai, training programs for law enforcement, public safety and military personnel, ultimate fighting/extreme fighting/cage fighting and the sport of wrestling; Massage therapy; Medical, therapy or health care services; Multi-passenger vehicles; Nuclear energy; Parkour, obstacle course, ninja, free-running, tricking, urban gymnastics, extreme tumbling, or any similar type programs (unless reported to, approved by us and the appropriate premium paid); Parkour, obstacle courses, ninja, free-running, tricking, gymnastics, extreme tumbling, or any similiar type programs for instruction/events/activities that are conducted outdoors; Programs involving professional medical or behavioral treatments or counseling; Restaurants; Salon services, spa services, or indoor tanning; Saunas, steam rooms, Jacuzzis, hot tubs, whirlpools or spas; Sexually transmitted disease; Silica or silica-related dust; Sports or physical rehabilitation services/therapy; Specified vehicles and recreational 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 (unless reviewed and approved by us). This exclusion does not apply to video games or computer games or any device that is specifically designated for the training or instruction of the activity for which you are enrolled; Animal; Bungee; Dunk tank; Haunted attraction; Performer (injury or death to any performer or entertainer during any activity, event or exhibition including but not limited to any stunt, concert, show or theatrical event. This exclusion does not apply to participants in any activity, event or exhibition that are part of the designated operations for which you are enrolled; Rodeo; Saddle animal; Snowmobile; Sports rehabilitation services/therapy; Swimming pools (unless reported to, approved by us, and appropriate premium paid); The sale or distribution of medicinal, herbal and/or nutritional products; Total pollution with a building heating, cooling & dehumidifying equipment exception and hostile fire exception; Transportation of participants; Unmanned aircraft; Use of projectile weapons including, but not limited to firearms and tasers, and defense sprays; Use of sharpened/bladed weapons; Warped wall, unless reported to, approved by us, and the appropriate premium paid; Those operations listed as ineligible: Circus skills training; Your operations as a sport complex or multipurpose facility, except those sport()s) and/or subsidiary activities you have reported to, approved by us, and appropriate premium paid; Trampoline parks/facilities; Gymnastic facilities/operations or operations that utilize gymnastic apparatuses (e.g.: foam pits, rings, high bars, pommel horse)

TOTAL COST SUMMARY					
Program Premium	\$				
Non-registered Member Activity and/or Birthday or Social Party Premium (optional coverage)	\$				
Equipment and Contents Premium (optional coverage)	\$				
Premium subtotal (add all lines above)	\$	(A)			
Risk Purchasing Group Administration Fee (Required)	\$ 20.00	(B)			
Total Cost Due (add lines A + B)	\$				

PLEASE READ AND COMPLETE THE BELOW

(if you do not wish to receive documents via email and prefer another method of document delivery)

Consent for Electronic Transactions

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

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

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

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

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

You agree to notify us promptly if your mailing address, e-mail address or other delivery information changes by calling 1-913-754-5617 or mailing us at Academic HealthPlans, Inc., PO Box 81315, Cleveland, OH 44181.

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 81315, Cleveland, OH 44181. 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. O				
○ Fax to:	Attn:			
O Mail to:	Attn:			

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.

ATTENTION: AGENTS

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

Please complete the information	ation below.				
Vacues name:	Agent/contact name:				
Agency complete mailin	g address:		City		
					Zip
			Agency fax: ()		
			Tax I.D		
Agent License #:					
conduct insurance business	in the state c	overage for this insure	y maintain, and will maintain, all indied is being written. I further represer self, my officers, and employees. If r	it and warrant that I curren	tly maintain errors and
Note: Agents do not have a	uthority to iss	ue binders or a certific	cate of insurance on behalf of this pro	ogram.	
Agent signature:			Date:		
COVERAGE IS CO	NTINGEN [:] RAGE WIL	T UPON RECEIP L BE DEEMED I BY THE COM	REFUNDABLE/NON-TRANS OT OF PAYMENT AND A FU N EFFECT UNTIL THE ACC PANY OR THEIR REPRESE S CAN ONLY BE MADE BY	LLY COMPLETED E CURATE PAYMENT I ENTATIVE.	NROLLMENT FORM.
		PLEASI	E READ AND SIGN BE	LOW	
undersigned authorized of effective date of the insura	d officer of th icer agrees th nce, he/she (nat if the information undersigned) will imr	that the statements set forth hereing supplied on the application change nediately notify the insurer of such bind the insurance. Signing of this	es between the date of the changes, and the insurer	e application and the may withdraw or modify an
examined or audited by the	company at	any time during the	alculation and that my books and recoverage period and up to three yeand that the company reserves the	ears thereafter. I acknowl	edge that intentional
I further acknowledge that, the activities and operation		•	ovided with this enrollment form ared.	nd understand the exclusi	ons which apply, as well as
Applicant business name	(from page	6):			
			Date:		
Printed name:			Title:		

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

PAYMENT PLAN OPTIONS

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

Applicant	Business Nam	e:	Effective Date:			
Step 1:	Select Payment Plan: Check one. O 100% Plan - 100% of the total premium is due to bind coverage					
	 30% / 70% Plan 30% of the total premium + \$20 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 + \$20 RPG fee is due to bind coverage The balance of the premium will be due in (3) consecutive monthly installments 					
Step 2:	Select futur	e installment option:	Check one.			
	O Please ma	il me an invoice for any futu	re balance/installments			
		y credit card, please automa r installments.	atically charge my credit card provided below for any outstanding			
Step 3:	Making you	r Payment:				
	O Pay by check: (Payable to Academic HealthPlans, Inc.)					
	• Mail	Academic HealthPlans, PO Box 81315 Cleveland, OH 44181	nc.			
	○ Pay by cre	edit card:				
	• Fax	1-913-754-5617				
	OR					
	• Mail	See above for mailing ac	ldress			
O VISA		TERCARD O AMERIC				
	•	,	Expiration date:			
		•	ge my payment to my credit card in the amount of \$			
Cardl	holder phone n	umber: ()				

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.