

## YOUTH DAY CAMPS Insurance Program and Enrollment Form This brochure is valid for effective dates from 3/1/23 through 2/29/24

Academic HealthPlans

## **PROGRAM DESCRIPTION**

This program has been designed for U.S.-based youth camp operations (those attended by campers age 19 or under) with programs dedicated to activities other than sports skill development. Coverage provided under this program includes important liability protection for the camp, including its employees and volunteers, for liability claims arising out of its operations. In addition, the program provides medical payments for participants coverage to the camp participants. Coverage can extend to those camps/clinics that have an overnight exposure as long as the camps/clinics are held at premises not owned or maintained by the insured. Coverage is provided on an annual basis, but only applies to those camp sessions that are specifically reported.

Coverage is provided by a carrier rated A+ (Superior) by A.M. Best Company.

## **INELIGIBLE OPERATIONS**

Youth camps offering the following operations are not eligible for this insurance program. Please contact us for more information.

- · After school/day care/latch key programs
- · Camps involving animals other than service animals
- · Camps with activities away from the main location, unless reported and approved by company prior to taking place
- · Hunting and/or nature camps/programs
- Sports camps\*
- · Camps held at premises owned or maintained by the insured that provide overnight accommodations.
- 100% virtual camps/operations

\*Please contact us for programs that can provide coverage for these types of operations.

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.

## **ELIGIBLE OPERATIONS**

Youth camps offering programs in the following categories are eligible to submit an enrollment form for this insurance program. If you do not see your form of operation, please contact us for eligibility.

- Academic camps
- Arts and crafts camps
- Computer camps
- Creative writing camps
- Culinary camps
- Etiquette camps
- Inventive builder/Lego® camps
- Math camps
- Music camps
- Performing arts camps
- · Photography/film making camps
- Science camps
- · Vacation bible schools
- · Camps/clinics for youth with an accompanied adult are eligible for this program e.g.: (parents and me camps). Ratios cannot be more than two adults per child.



Abuse, molestation, harrassment
 Communicable disease

or sexual conduct (unless

appropriate premium paid)

slides, inflatables, bungees,

climbing walls, dunk tanks)

Asbestos

ATV use

Boating activities

Amusement devices (e.g.: rides,

- Employment-related practices Ownership, operation,
- reported to, approved by us, and · Equestrian activities
  - · All operations listed as ineligible
  - Fireworks
  - Fungi or bacteria
    - Haunted attractions
    - I ead

    - Nuclear energy

- · Open water activities
  - maintenance or management of any facility other than while being used for covered activities
- Pollution
- Separate ticketed events
- The use of power tools. unmanned aircrafts and combustion
- Transportation of participants
- Violation of statutes that govern e-mails, faxes, phone calls or other methods of sending materials or information

## COVERAGE AND LIMITS

**EXCLUSIONS** The following represent only some of the exclusions contained in this policy.

Coverages Option	Option 1	Option 2
Commercial General Liability (CGL):	Limits	Limits
Each Occurrence	\$ 1,000,000	\$ 2,000,000
General Aggregate - per event/camp (Other than Products-completed Operations)	\$ 5,000,000	\$ 5,000,000
Products-completed Operations Aggregate	\$ 1,000,000	\$ 2,000,000
Personal and Advertising Injury	\$ 1,000,000	\$ 2,000,000
Legal Liability to Participants	\$ 1,000,000	\$ 2,000,000
Professional Liability	\$ 1,000,000	\$ 2,000,000
Hired Auto & Employer's Nonownership Liability (not provided while in Hawaii)	\$ 1,000,000	\$ 2,000,000
Damage to Premise Rented to You (Fire Legal Liability)	\$ 1,000,000	\$ 1,000,000
Medical Expense (other than participants)	\$ 5,000	\$ 5,000
Medical Payments for Participants - \$100 per claim deductible applies	\$ 25,000	\$ 250,000
Rates (per participant)		
Per participant/per daily session	\$ 1.45	\$ 1.97
Per participant/per weekly session (camps 3-7 consecutive days)	\$ 4.33	\$ 5.99
Per participant/overnight camps (camps no more than 7 consecutive days) Note: Adult accompanied camps are not eligible for this option	\$ 5.75	\$ 7.95
Minimum Premiums	\$ 240.00	\$ 360.00

#### \* Higher liability limit options available immediately online \*

Commercial General Liability with Broadening 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. Legal liability to participants and professional liability coverage are also provided as part of this program. No deductible applies to liability claims. Additional or broadening coverages added with the broadening endorsement are:

- Expected or intended injury resulting from the use of reasonable force to protect persons or property
- Non-owned watercraft extended to 58 feet
- Supplementary payments \$2,500 bail bonds, \$500 a day loss of earnings
- Knowledge or Notice of Occurrence
- Waiver of right of recovery
- Bodily injury definition expanded to include mental anguish, mental injury, shock, fright, humiliation, emotional distress or death resulting from bodily injury, sickness or disease.
- Damage to Premises Rented to You the term fire is replaced with fire, lightning, explosion, smoke and leaks from sprinklers
- Additional coverages:
  - Emergency Real Estate Consultant Fee \$25,000
  - Identify Theft Exposure (for directors or officers) \$25,000
- Key Individual Replacement Cost \$50,000
- Lease Cancellation Moving Expense \$2,500 \_

- Temporary Meeting Place \$25,000
- Terrorism Travel Reimbursement (for directors or officers)- \$25,000
- Workplace Violence Counseling \$25,000

## **COVERAGE AND LIMITS CONTINUED**

<u>Hired Auto and Employers' Nonownership Liability</u> - coverage which protects the insured against liability claims arising out of the maintenance or use of motor vehicles hired 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 those vehicles that are rented, hired or borrowed on a long-term basis.

<u>Medical Payments for Participants</u> - coverage which pays the medical and dental expenses incurred by a "participant" when an accidental injury occurs while participating in your camp operations. 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 \$100 deductible applies to each claim and the benefit period is two years from the date of the accident.

## **OPTIONAL COVERAGES AVAILABLE**

## Sexual Abuse Liability OR

## Abuse, Molestation, Harassment or Sexual Conduct Defense Cost Reimbursement

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

- **Option 1:** \$1,000,000 aggregate limit of liability (\$250,000 per occurrence) for sums the insured becomes legally obligated to pay as damages because of loss arising out of any actual or threatened sexual abuse. This limit is part of, not in addition to, the general liability limit selected.
- **Option 2:** \$100,000 of coverage for reimbursement of defense costs only resulting from claims arising out of abuse, molestation, harassment or sexual conduct.

## **Coverage Conditions:**

- 1. Coverage is contingent upon completion, as well as review and approval from us, of the underwriting questions found on page 8.
- 2. Coverage is not available on a stand-alone basis. You must have commercial general liability coverage for your camp or clinic with our Youth Day Camp Program.
- 3. Only one option may be purchased.

Options	Rates
Option 1 Sexual Abuse Liability (loss adjustment expense within limits) \$1,000,000 aggregate/\$250,000 per occurrence limit	Daily Rate - \$.15 per camper Weekly Rate - \$.45 per camper Overnight/Resident Rate - \$.59 per camper (\$150.00 minimum premium)
Option 2 Abuse, Molestation, Harassment or Sexual Conduct Defense Cost Reimbursement \$100,000 limit	\$100.00 (Flat rate)

## FREQUENTLY ASKED QUESTIONS

#### 1. When should I make my coverage effective?

The effective date is the date you need your insurance to start. For many, this is the first day of the camp or when you begin setting up. If you are renewing coverage with us use the expiration date of your coverage.

# 2. How do I calculate the premium? What is a minimum premium?

Premium is based on the actual or maximum number of campers expected times a rate. A minimum premium is the amount you must pay if your calculated premium is less than the minimum premium for the option you choose.

Example: A two-day camp that needs \$1,000,000 in coverage for 50 campers:

- Step 1: Choose Option 1
- Step 2: Take the daily session rate for Option 1, which is \$1.45 x 50 x 2 for a premium calculation of \$145.00
- Step 3: Since the premium calculation is below the \$240.00 minimum premium for Option 1, the total premium due for this camp is \$240.00.
- 3. What if I have multiple camps scheduled and I am not sure how many participants will attend these camps? What do I report?

At the time of enrollment, please provide us a list of all your known camps. Use the maximum amount of campers that your camp can accommodate to calculate the premium due. TBD numbers will not be accepted.

# 4. What do I do if I add a camp after I submit my enrollment?

To provide coverage for a new camp not previously reported, you must inform us in writing of the new dates by completing a youth camp supplemental request form prior to the start date of the camp along with any additional premium due. Camps not reported to us prior to occurring will not be covered.

5. How do I report cancellations, changes or any additional camps after hours or on a weekend? Since any changes to your coverage need to be reported prior to the scheduled start date or the first day of camp and be submitted in writing, please either fax or e-mail us the necessary change as soon as you can. If you do not have access to fax or e-mail, please leave us a voicemail message and follow up with written confirmation as quickly as possible.

# 6. Will I receive a policy after I submit the enrollment form?

You will receive a certificate of insurance as proof of coverage. Coverage is offered exclusively through 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 their evidence of coverage. The limits of insurance apply individually to each enrolled member and there are no shared limits of liability with any other members. A copy of the RPG master policy can be requested in writing to: Academic HealthPlans, Inc., P.O. Box 25936, Overland Park, KS 66225 or recsportsandmore@risk-strategies.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.



# **Enrollment Form - Youth Day Camps**

This brochure is valid for effective dates from 3/1/23 through 2/29/24

Completion of this enrollment form confirms your desire to obtain insurance through the Sports, Leisure and Entertainment Risk Purchasing Group. A risk purchasing group (RPG) provides group purchasing power for similar risks resulting in potential advantageous coverage terms, competitive rates, risk management bulletins, and rewards 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
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3. Remit completed enrollment form (pages 5-12) with payment

	${ m O}$ I am a new account	Ola	m renewing my coverage		
Z	Full legal name of business:				
ΑΤΙΟ	Note: This is the name that will appear personal name or DBA.	on your Certificate of Insurance	e. If your company is a Sole Prop	prietorship, the	en this will be your
INFORMATION	Applicant is a: O Sole Proprieto		Co. O Corporation O		
БС					
	Mailing address:				
GENERAL	City:				
R.	Contact name:				
N.	Cell: ()				
Щ Э	E-mail:				
	(By listing an email address, you are gi Electronic Disclosure and Consent)	ving us permission to contact y	ou by email about your policy. He	eter to page 1	0 of the application for
DATES	Coverage will begin the day after a later date you specify below. (If current policy.) O Start my c	renewing coverage, pleas	e provide the expiration dat		pproved by us, or on
	1. Type of camp (check those that	apply):			
	O Academic	O Culinary	O Math	O Phot	ography
	O Arts & crafts	O Etiquette	O Music	O Scier	• • •
	O Computer	O Film making	O Performing arts	O Vaca	tion bible school
Z	O Creative writing	O Inventive builder/Leg	90®		
0 L	$\bigcirc$ Other (please describe):				
FORMATION	2. Are any of your camps held on	the property of a private h	ome or residence?	O Yes	O No
ЗR	3. Are any of your camp attendee			O Yes	O No
INF	If yes, do you allow more than in camp activities?	two parents or adults to a	ccompany youth participant	is O Yes	O No
ESS II	If you allow parent or adult pa	rticipation, do you offer an	y "adult-only" instruction or	O Yes	O No
NES	competitions?				
	<ol> <li>Does any of your camp operation Animals (other than service and the service and the service)</li> </ol>	-	owing?	O Yes	O No
BUS	After school/day care/latch ke	-		O Yes	O No
••	Hunting and/or nature program			O Yes	O No
	Overnight accommodations			${\rm O}$ Yes	O No
	Sports skills development clas			O Yes	O No
	Trips away from the main loca		and for the last of the last of the	O Yes	O No
	If yes, please submit addition to occuring, and approved b	-	ray from the main location m	iust be repo	ortea prior
	5. Do you own or maintain the fac		inics take place?	O Yes	O No

## **CAMP INFORMATION**

Type of Camp Sessions         Daily (no overnight exposures) = 2 consecutive days or less; OR Multiple non-consecutive days         Weekly (no overnight exposures) = 3-7 consecutive days (max 7 consecutive days)         Overnight/Resident (Note: Adult accompanied camps are not eligible for this coverage) = 1 - 7 consecutive days         2. Coverage only applies to those camp sessions specifically reported and each session must be individually listed.         CAMP/SESSION #1         Name of Camp:
Weekly (no overnight exposures) = 3-7 consecutive days (max 7 consecutive days)         Overnight/Resident (Note: Adult accompanied camps are not eligible for this coverage) = 1 - 7 consecutive days         2. Coverage only applies to those camp sessions specifically reported and each session must be individually listed.         CAMP/SESSION #1         Name of Camp:
Overnight/Resident (Note: Adult accompanied camps are not eligible for this coverage) = 1 - 7 consecutive days         2. Coverage only applies to those camp sessions specifically reported and each session must be individually listed.         CAMP/SESSION #1         Name of Camp:
2. Coverage only applies to those camp sessions specifically reported and each session must be individually listed. CAMP/SESSION #1 Name of Camp:
CAMP/SESSION #1         Name of Camp:         Type of camp (list type(s) of sport(s)/activity(s):         Dates of camp:       // to// Hours of operation:         Camp days (circle all that apply):       Mon         Tues       Wed         Thurs       Fri         Sat       Sun         Camp Location(s)
Name of Camp:
Type of camp (list type(s) of sport(s)/activity(s):
Dates of camp:
Camp days (circle all that apply): Mon Tues Wed Thurs Fri Sat Sun Camp Location(s)
Camp Location(s)
<pre># of youth campers/participants (below age 19): # of adult campers/participants: Check all that apply: O Daily O Weekly O Overnight/Resident O Virtual CAMP/SESSION #2 Name of Camp: Type of camp (list type(s) of sport(s)/activity(s): Dates of camp:/ to/ Hours of operation:A.M./P.M. toA.M./P.M. Camp days (circle all that apply): Mon Tues Wed Thurs Fri Sat Sun Camp Location(s) # of youth campers/participants (below age 19): # of adult campers/participants: Check all that apply: O Daily O Weekly O Overnight/Resident O Virtual</pre>
<pre># of youth campers/participants (below age 19): # of adult campers/participants: Check all that apply: O Daily O Weekly O Overnight/Resident O Virtual CAMP/SESSION #2 Name of Camp: Type of camp (list type(s) of sport(s)/activity(s): Dates of camp:/ to/ Hours of operation:A.M./P.M. toA.M./P.M. Camp days (circle all that apply): Mon Tues Wed Thurs Fri Sat Sun Camp Location(s) # of youth campers/participants (below age 19): # of adult campers/participants: Check all that apply: O Daily O Weekly O Overnight/Resident O Virtual</pre>
Check all that apply: O Daily O Weekly O Overnight/Resident O Virtual  CAMP/SESSION #2  Name of Camp:
CAMP/SESSION #2         Name of Camp:         Type of camp (list type(s) of sport(s)/activity(s):         Dates of camp:       //         //       to       //         Dates of camp:       //         Camp days (circle all that apply):       Mon         Tues       Wed       Thurs         Fri       Sat         Sun       Camp Location(s)         # of youth campers/participants (below age 19):       # of adult campers/participants:         Check all that apply:       O       O         O Overnight/Resident       O       Virtual
Name of Camp:
Type of camp (list type(s) of sport(s)/activity(s): Dates of camp:/ to/ Hours of operation:A.M./P.M. toA.M./P.M. Camp days (circle all that apply): Mon Tues Wed Thurs Fri Sat Sun Camp Location(s) # of youth campers/participants (below age 19): # of adult campers/participants: Check all that apply: O Daily O Weekly O Overnight/Resident O Virtual
Type of camp (list type(s) of sport(s)/activity(s): Dates of camp:/ to// Hours of operation:A.M./P.M. toA.M./P.M. Camp days (circle all that apply): Mon Tues Wed Thurs Fri Sat Sun Camp Location(s) # of youth campers/participants (below age 19): # of adult campers/participants: Check all that apply: O Daily O Weekly O Overnight/Resident O Virtual
Dates of camp:       /
Camp days (circle all that apply): Mon Tues Wed Thurs Fri Sat Sun Camp Location(s)
Camp Location(s)# of adult campers/participants:# of adult campers/participants: # of youth campers/participants (below age 19): # of adult campers/participants: Check all that apply: O Daily O Weekly O Overnight/Resident O Virtual
# of youth campers/participants (below age 19): # of adult campers/participants: Check all that apply: O Daily O Weekly O Overnight/Resident O Virtual
Check all that apply: O Daily O Weekly O Overnight/Resident O Virtual
CAMP/SESSION #3
Name of Camp:
Type of camp (list type(s) of sport(s)/activity(s):
Dates of camp:// to/ / to/ Hours of operation:A.M./P.M. toA.M./P.M.
Camp days (circle all that apply): Mon Tues Wed Thurs Fri Sat Sun
Camp Location(s)
# of youth campers/participants (below age 19): # of adult campers/participants:
Check all that apply: O Daily O Weekly O Overnight/Resident O Virtual
CAMP/SESSION #4
Name of Camp:
Type of camp (list type(s) of sport(s)/activity(s):
Dates of camp:// to/ / to/ Mours of operation:A.M./P.M. toA.M./P.M.
Camp days (circle all that apply): Mon Tues Wed Thurs Fri Sat Sun
Camp Location(s)
# of youth campers/participants (below age 19): # of adult campers/participants:
Check all that apply: O Daily O Weekly O Overnight/Resident O Virtual

- 1. Use rates below to calculate premium. Premium is determined by applying the appropriate rate for the coverage option selected to the maximum amount of expected campers/participants. Day camps/clinics with an accompanied adult(s) need to count all participants in their program including the adults. TBD cannot be accepted.
- 2. If calculated premium is less than minimum (see chart below), use the minimum premium.
- 3. The same limit option must be used for all camps.
- 4. Costs are 100% fully earned and non-refundable/non-transferrable once coverage begins. Coverage is contingent upon receipt of payment and a fully completed enrollment form. No coverage will be deemed in effect until the accurate payment and a completed enrollment form is received by the company or their representative.
- 5. Higher liability limits are available immediately online or check here if a higher liability limit is needed.
  - O Limit requested: \_\_\_\_

MINIMUI	M PREMIUMS
OPTION 1 \$1,000,000 Liability, \$25,000 MPP	OPTION 2 \$2,000,000 Liability, \$250,000 MPP
\$240.00	\$360.00

	RAIES	
Type of Camp Sessions	Option 1	Option 2
Daily (no overnight exposures) = • 2 consecutive days or less; OR • Multiple non-consecutive days	\$ 1.45 Per Day/Per Commuter Camper	\$ 1.97 Per Day/Per Commuter Camper
<pre>Weekly (no overnight exposures) =      · 3-7 consecutive days</pre>	\$ 4.33 Per Week/Per Commuter Camper	\$ 5.99 Per Week/Per Commuter Camper
Overnight/Resident = • 1-7 consecutive days Note: Adult accompanied camps are not eligible for this option	\$5.75 Per Resident Camper	\$7.95 Per Resident Camper

DATEC

COST CALCULATION								
Camp/Session # (from prior page)	Coverage Option (1 or 2)	# of Days OR Weeks	x	Daily OR Weekly Rate (from above)	x	#of Campers	=	Premium
			Х	\$	X		=	\$
			Х	\$	X		=	\$
			Х	\$	X		=	\$
			Х	\$	X		=	\$
			Х	\$	X		=	\$
			Х	\$	X		=	\$
			Х	\$	X		=	\$
Calculated Premiur	<b>n</b> (add premium lin	es above)						\$ (A)
Minimum Premium	(from above chart)							\$ (B)
Program Premium	<b>Due</b> (greater amou	nt from line A o	or B)					\$

NOTE: Cancellations must be reported prior to the scheduled start date or the first day of the camp/clinic session, and confirmed in writing for a refund or credit to be considered. Refunds may be subject to a cancellation penalty. Cancellations/changes can only be made by the named insured.

	Sexual Abuse Liability Coverage OR Abuse, Molestation or Harassment or Sexual Conduct Defense Cost Re Coverage is contingent upon underwriting review and approval of the following que			
	$\bigcirc$ 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? The term "Volunteers" means someone, including parent volunteers, who exerts control over or supervise	O Yes es participa	O No ants.	
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 If yes, please explain:	O Yes 1?	O No	_
3.	Are you aware of any occurrences that could lead to a claim? If yes please explain:	O Yes	O No	_
4.	Do you, your organization or sanctioning/governing body have written procedures in place regarding the prevention and mitigation of abuse, molestation or sexual misconduct? If yes:	O Yes	O No	
	a. Do the procedures require that known or suspected abuse incidents must be be reported to law enforcement?	O Yes	O No	
	b. Are written procedures provided or available to each employee, volunteer, independent contractor or sanctioning/governing body member?	O Yes	O No	
	c. Does your written plan include reasonable procedures to limit one-on-one interactions between a minor and an adult (who is not the minor's legal guardian) to those that are observable by another adult and within an interruptible distance, except under emergency circumstances?	O Yes	O No	
5.	Please complete the following questions regarding employee, volunteer, or independent contr controls used by your organization.	actor scre	eening	

O Check here and skip the chart below if you have no employees, volunteers, or independent contractors

Please Complete All Questions The term "Volunteers/Independent contractors" in the following questions means someone who exerts control over or supervises participants.	Employees (Check Here if No Employees () )	Volunteers/Independent contractors (Check Here if No Volunteers/ Independent contractors ()
Are employee/volunteer applications required?	O Yes O No	O Yes O 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?	O Yes O No	O Yes O No
If yes and applicant checks yes, do you reject the applicant?	O Yes O No	O Yes O No
Are background checks provided by a third party vendor/service?	O Yes O No	O Yes O No
If yes, do you reject an applicant with any history of physical violence or sex related offenses?	O Yes O No	O Yes O No

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

6. Calculate premium

O Option 1 - Sexual Abuse Liability (\$1,000,000 aggregate/\$250,000 occurrence limit)         Rates:       Daily Rate = \$.15         Weekly Rate = \$.45       Overnight/Resident Rate = \$.59							
<b>Camp/Session #</b> (as reported on page 7)	# of Days OR Weeks	x	Daily OR Weekly Rate (from above)	x	# of Campers	=	Premium
		Х	\$	X		=	\$
		Х	\$	X		=	\$
Add all lines above for calculated premium					\$		
Option 1 Total Premium - Calculated premium total from line above OR \$150.00 minimum premium – whichever amount is higher				\$			
O Option 2 - Abuse, Molestat Reimbursement (\$100,000		ssmei	nt of Sexual Con	duct [	Defense Cost		\$ 100.00

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. Camp #: 2. When is this certificate needed? : \_\_\_\_/\_\_\_/ 3. What is the additional insured's relationship to you? O Owner/manager/lessor of premises (facility or venue) O Sponsor O Co-promoter O Other (please identify/explain): \_ NOTE: The certificate holder will automatically be an Additional Insured for an Owner/manager/lessor, Sponsor or Co-Promoter relationship Certificate holder/additional insured name: Mailing address: \_\_\_\_\_ State: \_\_\_\_\_ Zip:\_\_\_\_\_ City: \_\_\_ 5. Does the certificate holder/additional insured require any special wording or endorsements? O Yes O No If yes, check all that apply: O CG2026 O Primary O Waiver of subrogation O Other (please explain): NOTE: If you are not sure, please attach a copy of the insurance requirements/instructions you've received. 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.

**CERTIFICATE REQUESTS** 

The following exclusions are contained in the commercial general liability coverage provided by this program. Abuse, molestation, harrassment or sexual conduct (unless reported to, approved by us, and appropriate premium paid); Aircraft/hot air balloon; Airport; Amusement devices (the ownership, operation, maintenance or use of: any mechanical or non-mechanical ride, slide, or water slide, any inflatable recreational device, any bungee operation or equipment, any vertical device or equipment used for climbing-either permanently affixed or temporarily erected, or dunk tank. 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.); Animals (injury or death to, or injury, death or property damage caused by any animal owned, rented or hired by you); Asbestos; ATV use; Boating activities; Commercial general liability standard exclusions (CG0001 04/13 edition); Communicable disease; Employment-related practices; Equestrian activities; Fireworks; Fungi or bacteria; Haunted attractions; Lead; Nuclear energy liability; Open water activities; Ownership, Operation, maintenance or management of any facility or field, other than while being used for covered activities; Performers; Rodeos; Saddle animals; Separate ticketed events; Snowmobile; The use of power tools, unmanned aircrafts and combustion; Transportation of participants; Violation of statutes that govern e-mails, faxes, phone calls or other methods of sending materials or information; Those operations listed as ineligible: After school, day care and latch key programs; Camps involving animals other than service animals; Camps with activities away from the main location, unless reported and approved by company prior to taking place; Camps held at premises owned or maintained by the insured that provide overnight accomodations; Hunting and/or nature camps/programs; Sports camps; 100% virtual camps/operations

Academic HealthPlans, Inc. • P.O. Box 25936 • Overland Park, KS 66225 • 1-800-955-1991 ext 5617 E-mail = recsportsandmore@risk-strategies.com • Fax 1-913-754-5617 • www.4RecSportsAndMore.com CA #0H18178, TX #1657333

Sexual Abuse Premium: (from page 8) - Optional Coverage O Defense Reimbursement Only OR O Liability Coverage
S Belefield Heimbardenheim ernig ern S Elability eeverage

Subtotal Due (add all lines above)

Risk Purchasing Group Administration Fee (required)

Total Cost Due (add A + B)

## Warranty & Electronic Signature Disclosure and Consent PLEASE READ, COMPLETE #9 BELOW, AND SIGN BELOW

Warranty and Disclosure Statement: I understand that the insurance company, in determining whether to provide insurance coverage, will rely on the information contained in this form and all other information being submitted. I hereby warrant, represent and confirm that, to the best of my knowledge, all information provided is complete, true and correct.

I am aware that the insurance company expects accurate reporting for my premium calculation. I understand that my book and records may be examined or audited by the insurance company at any time during the coverage period and up to three years thereafter. Intentional misrepresentation or misreporting may jeopardize coverage. We reserve 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.

## **Electronic Signature Disclosure and Consent**

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

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

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

1. I hereby voluntarily consent to proceeding with this transaction, and all subsequent actions related to this transaction, electronically.

- 2. I understand that further documents relating to this insurance purchased through Academic HealthPlans, Inc. including but not limited to correspondence, communications, confirmations, requests for premium payments and policy documents, may, to the extent permitted by law, be transmitted by electronic means to me, including by e-mail sent to the e-mail address I have provided as part of this transaction and/or my on-line registration. I consent to such documents being provided to me electronically.
- 3. Notwithstanding paragraph 2, any notice of cancellation shall be sent to me by mailing to the address I have provided as part of my registration and/or application for insurance, or to such other address for which I have provided notice pursuant to the terms of the policy.
- 4. Any change or revision to the e-mail address or other electronic contact information which I have provided as part of this transaction and/or my on-line registration process shall be requested by me by faxing, emailing or by mailing a written notice to: Academic HealthPlans, Inc., P.O. Box 25936, Overland Park, KS 66225.
- 5. I understand that I have the right to obtain a paper copy of any electronic record provided to me pursuant to this transaction or any subsequent transaction involving my coverage by mailing a written request to the address provided in paragraph 4.
- 6. In order to access the electronic records provided, the following hardware and software are required: (a) a personal computer or other device through which Internet access is available. (b) an Internet connection. (c) an e-mail account with an Internet service provider, and (d) Adobe Acrobat Reader.
- 7. I understand that I have the right and option to withdraw my consent to the receipt of further electronic documents at any time by faxing, emailing or mailing a written request to the address provided in paragraph 4. By withdrawing my consent to electronic delivery of documents I understand that I will receive a paper copy of future policy documentation.
- 8. Information relating to this transaction is subject to the terms of our privacy statement, a copy of which is provided at www.4RecSportsAndMore.com.
- 9. DOCUMENT DELIVERY. After this enrollment form is approved, you will receive a certificate of insurance showing evidence that coverage has been bound. When submitted through an insurance agent or broker, this coverage document will only be delivered to them. Additional certificate requests will be issued to the same person. Providing an email address in this application will be deemed consent to us to deliver documents and communication to you electronically.

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

O Fax to:	attn:				
O Mail to:					
	ge 5):	_			
Applicant or agent signature	Date:	_			
	Title:				
	Check here to acknowledge you are signing on behalf of the named insured $ { m O}$				
AGENTS: YOU MUST CONTINUE TO NEXT PAGE AND COMPLETE AGENT WARRANTY SECTION					
Enrollments cannot be accepted unless this section is completed					

A ļ \$

\$ \$

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\$ 15.00

(A)

(B)

## AGENTS:

Please complete the information below.					
Agency name:	Agent/contact name:				
Agency complete mailing address:					
	Address	City	State	Zip	
Agency telephone: ()	none: () Agency fax: ()				
Agent/contact e-mail address:		Tax I.D			

I represent and warrant as an insurance producer that I currently maintain, and will maintain, all individual, corporate or agency licenses or permits to conduct insurance business in the state coverage for this insured is being written.

I further represent and warrant that I currently maintain errors and omissions insurance with a minimum limit of \$1,000,000 for myself, my officers, and employees. If requested by the company, I will provide them with reasonably satisfactory evidence of all of the above mentioned items.

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

Agent signature: Date:

## Applicable in AL

Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or who knowingly presents false information in an application for insurance is guilty of a crime and may be subject to restitution fines or confinement in prison, or any combination thereof.

## Applicable in AR, LA, MD, 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 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 DC

GENERAL FRAUD STAT

WARNING: It is a crime to provide false or misleading information to an insurer for the purpose of defrauding the insurer or any other person. Penalties include imprisonment and/or fines. In addition, an insurer may deny insurance benefits if false information materially related to a claim was provided by the applicant.

## Applicable in FL

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. Applicable in KY

Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance 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. Applicable in ME, TN, 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 MÉ Only.

## Applicable in NM

Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to civil fines and criminal penalties.

#### 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 NY

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 shall also be subject to a civil penalty not to exceed five thousand dollars and the stated value of the claim for each such violation.

#### Applicable in OH

Any person who, with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud.

#### Applicable in OK

WARNING: Any person who knowingly, and with intent to injure, defraud or deceive any insurer, makes any claim for the proceeds of an insurance policy containing any false, incomplete or misleading information is guilty of a felony.

## Applicable in 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.

## 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 VA

It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines and denial of benefits.

FRAUD APPS (2019/11)

PAYM	ENT	OPT	IONS

Submit a completed enrollment (including si	gned Warranty Statement) and payment to:		
Applicant name:	Effective date:		
<ul> <li>PAY BY ACH (Bank Account):         <ul> <li>E-mail recsportsandmore@risk-strategies.com</li> <li>or</li> <li>Fax 1-913-754-5617</li></ul></li></ul>	a single electronic debit from the account shown below.		
Name on Bank Account:	Bank Name:		
Draft Amount : \$	O Checking, or $ { m O}$ Savings		
Bank Account Routing/Transit Number*	Bank Account Number*		
*See below for an explanation of where to locate these two se	ets of numbers on your bank check.		
	Date:		
Authorized Signature(s) - (Not required if authorization by p	hone)		
	Date:		
Authorized Signature(s) - (Not required if authorization by p			
<ul> <li>EXPLANATION OF CHECK NUMBERS</li> <li>1. Bank Routing/Transit Number - This is a nine digit number separated by a bar and a colon I: 123456789 I:</li> <li>2. Account Number - This number may appear as the second, first or third series of numbers. Please read carefully.</li> <li>3. Check Number - Matches number in the upper right corner of check. NOT REQUIRED FOR ACH.</li> <li>PAY BY CHECK: (Payable to Academic HealthPlans, Inc.)</li> <li>Mail Regular Mail Over</li> </ul>	YOUR NAME       123         1234 Main Street       DATE         Anywhere, OH 00000       DATE         PAY TO THE       \$         ORDER OF       DOLLARS         I':0440723324       I':000123455789         ROUTING       ACCOUNT       CHECK         NUMBER       NUMBER         NUMBER       NUMBER		
P.O. Box 25936 1620	lemic HealthPlans, Inc. 1 West 95th Street, Suite 210 xa, KS 66219		
PAY BY CREDIT CARD:			
• <b>Fax only</b> 1-913-754-5617			
O VISA O MASTERCARD O AMERICAN EX			
Card number:			
CSC # (card security) code:			
I authorize Academic HealthPlans, Inc. to charge my pay	-		
Print name (as on card):			
Cardholder signature:			
Cardholder phone number: ()			