



AMATEUR SPORTS TEAMS, LEAGUES AND ASSOCIATIONS

Insurance Program and Enrollment Form

This brochure is valid for effective dates from 3/1/16 through 2/28/17

PROGRAM DESCRIPTION

This program has been designed for U.S.-based teams, leagues, clubs and associations conducting youth or adult amateur sports activities. Coverage provided includes important liability protection for the organization, including its employees and volunteers, for liability claims arising out of its operations. For eligible sports and age groups reported to us, covered operations consist of your scheduled, sanctioned, approved, organized and supervised practices, try-outs, clinics, games, playoffs and tournaments in which you participate or host. Coverage is also provided for your registrations, meetings, concession stand operations, parades in which you participate, picnics, award banquets and ceremonies and incidental fund-raising activities involving the sale of products, coupons, raffle tickets and services, such as: car washes, bake sales and coin drops, for those sports and age groups reported to us.

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

INELIGIBLE OPERATIONS

The following sport operations and affiliates are not eligible for this program. (Please note, this is not a complete listing of ineligible operations).

- BMX/stunt cycling
- Boating activities/sports
- Boxing
- Cheerleading (age 20 & over)
- Cycling
- Dance team (age 20 & over)
- Drill team (age 20 & over)
- Equestrian
- Gymnastics, martial arts, cheer and dance studios
- In-line extreme/stunt/aggressive/free-style skating
- Intercollegiate and interscholastic teams, leagues and associations
- Mixed martial arts
- Open water activities/sports
- Rugby
- Shooting sports
- Skateboarding
- Soccer (age 20 & over)*
- Skiing (water or snow)
- Strength and conditioning
- Surfing
- Tackle and contact football (age 20 & over)

***Contact us regarding our new program designed specifically for adult soccer teams, leagues and associations**

Sports groups that are affiliated with the following organizations are not eligible for this program.

- American Amateur Baseball Congress
- American Youth Football
- Babe Ruth/Cal Ripken Baseball
- Babe Ruth Softball
- Dixie Boys Baseball
- Dixie Softball
- Dixie Youth Baseball
- Pop Warner
- Soccer Association for Youth, USA (SAY Soccer)
- U.S. Youth Soccer Association
- World Adult Kickball Association (WAKA®)

ELIGIBLE OPERATIONS

Organizations providing instruction, practice and competition in the following sports and age groups are eligible for this program, with coverage to be provided based on Class A, Class B, or Class C classifications.

- Note:
1. If your sport is not listed, contact us for proper classification.
 2. If you have Class A, Class B and/or Class C participants on the same team, you must use the Class A rate for all participants (Class A coverage option will apply).
 3. For Class C Sports you have the option to exclude coverage for brain injuries.

Class A Sports:

- Box lacrosse
- Broomball
- Diving
- Dodgeball
- Gymnastics
- Ice hockey
- In-line hockey
- In-line skating (speed)
- Lacrosse (age 20 & over)
- Roller hockey (inline)
- Umpire/referee associations for Class A Sports
- Water hockey (age 20 & over)
- Water polo (age 20 & over)
- Weightlifting (age 20 & over)
- Wrestling (age 20 & over)

Class B Sports:

- Baseball/t-ball
- Basketball
- Baton twirling
- Cricket
- Dance team (age 19 & under)
- Drill team (age 19 & under)
- Flag & touch football
- Frisbee
- Golf
- Kickball
- Pickleball
- Softball
- Swimming
- Team handball
- Tennis
- Track & field
- Ultimate frisbee
- Umpire/referee associations for Class B Sports
- Volleyball
- Water polo (age 19 & under)
- Weightlifting (age 19 & under)

Class C Sports:

- Cheerleading (age 19 & under)
- Deck/floor/street hockey
- Field hockey
- Lacrosse (age 19 & under)
- Roller hockey (quad)
- Soccer (age 19 & under)
- Tackle & contact football (age 19 & under)
- Umpire/referee associations for Class C Sports
- Water hockey (age 19 & under)
- Wrestling (age 19 & under)

COVERAGES AND LIMITS

Coverage provided under this program includes:

Commercial General Liability (CGL) with Broadening Endorsement – coverage which protects the insured against liability claims for bodily injury and property damages arising out of premises, operations, products and completed operations and personal and advertising injury. 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

Professional Liability – provides protection against claims that arise out of the rendering, or failure to render: instruction, demonstration, direction and/or advice relating to the sports activity. Available for Class B & C sports only.

Legal Liability to Participants (LLP) – coverage which offers protection against bodily injury liability claims brought by persons participating in covered sports activities. Available for Class B & C sports only.

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 sports activities. 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. Available for Class B & C sports only.

Hired Auto and Employers' Nonownership Liability (not provided while in Hawaii) – 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.

CLASS A, B, & C SPORTS INCLUDE:	
Commercial General Liability (CGL):	Option 1
Each Occurrence	\$ 1,000,000
General Aggregate (Other than Products-completed Operations)	\$ 5,000,000
Products-completed Operations Aggregate	\$ 1,000,000
Personal and Advertising Injury	\$ 1,000,000
Damage to Premises Rented to You (Fire Legal Liability)	\$ 300,000
Medical Expense (other than participants)	\$ 5,000
Hired Auto and Employers' Nonownership Liability (not provided while in Hawaii)	\$ 1,000,000

CLASS B & C SPORTS ALSO INCLUDE:	
Commercial General Liability (CGL):	Option 1
Professional Liability	\$ 1,000,000
Legal Liability to Participants (LLP)	\$ 1,000,000
Medical Payments for Participants (excess) \$100 per claim deductible applies	\$ 25,000

HIGHER LIMITS, ALONG WITH DIFFERENT MEDICAL PAYMENT LIMITS AND/OR DEDUCTIBLES ARE AVAILABLE

Please contact us for options

***NOTE:** For Class C Sports, the LLP limit will be limited to \$1,000,000 regardless of general liability occurrence limit purchased.

PROGRAM RATES AND MINIMUM PREMIUMS

CLASS A SPORTS – Rates (per participant, per sport)

Options	Option 1 \$1,000,000 CGL Limit
Rates – All Sports, All Ages, including Umpire & Referee Associations for Class A Sports	\$3.57
Minimum Premium	\$300.00

CLASS B SPORTS – Rates (per participant, per sport)

Options	Option 1 \$1,000,000 CGL Limit \$25,000 Medical Payment			
	12 & Under	13-15	16-19	20 & Over
Baseball, t-ball	\$ 6.11	\$ 10.03	\$ 15.87	\$ 28.81
Basketball, Ultimate frisbee, Flag & touch football, Team handball	\$ 5.89	\$ 7.00	\$ 14.39	\$ 19.31
Baton twirling, Frisbee, Golf, Kickball, Tennis, Track & field, Swimming, Pickleball	\$ 5.62	\$ 5.62	\$ 5.62	\$ 5.62
Drill team, Dance team	\$ 6.26	\$ 7.54	\$ 16.12	N/A
Cricket, Squash	\$ 5.76	\$ 9.14	\$ 14.18	\$ 25.33
Water polo	\$ 7.17	\$ 8.20	\$ 9.86	Class A \$ 3.57
Softball	\$ 5.79	\$ 6.88	\$ 15.87	\$ 28.81
Umpire & referee associations for Class B Sports	\$ 8.45	\$ 8.45	\$ 8.45	\$ 8.45
Volleyball	\$ 5.95	\$ 5.95	\$ 5.95	\$ 5.95
Weightlifting	\$ 16.23	\$ 16.23	\$ 16.23	Class A \$ 3.57
Minimum Premium	\$ 300.00			

CLASS C SPORTS – Rates (per participant, per sport)

Options	Option 1 \$1,000,000 CGL Limit \$25,000 Medical Payment				Option 1 w/Brain Injury Excluded \$1,000,000 CGL Limit \$25,000 Medical Payment			
	12 & Under	13 - 15	16 - 19	20 & Over	12 & Under	13 - 15	16 - 19	20 & Over
Deck/floor/street hockey, Field hockey, Roller hockey (quad)	\$ 6.60	\$ 7.71	\$15.10	\$20.02	\$ 5.89	\$ 7.00	\$14.39	\$19.31
Cheerleading	\$ 6.97	\$ 8.25	\$16.83	N/A	\$ 6.26	\$ 7.54	\$16.12	N/A
Lacrosse, Water hockey	\$ 7.88	\$ 8.91	\$10.57	Class A \$ 3.57	\$ 7.17	\$ 8.20	\$ 9.86	Class A \$ 3.57
Soccer	\$ 8.45	\$ 9.65	\$11.58	N/A	\$ 7.74	\$ 8.94	\$10.87	N/A
Tackle and contact football	\$22.91	\$40.04	\$53.28	N/A	\$21.48	\$38.61	\$51.85	N/A
Wrestling	\$16.94	\$16.94	\$16.94	Class A \$ 3.57	\$16.23	\$16.23	\$16.23	Class A \$ 3.57
Umpire & referee associations for Class C Sports	\$ 9.16	\$ 9.16	\$ 9.16	\$ 9.16	\$ 8.45	\$ 8.45	\$ 8.45	\$ 8.45
Minimum Premiums	\$300.00				\$300.00			

EXCLUSIONS

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

- 24-hour premises liability
- Abuse, molestation, harassment or sexual conduct
- All operations listed as ineligible
- Amusement devices (eg: rides, slides, inflatables, bungees, climbing walls, dunk tanks)
- Asbestos
- Babysitting/child care services
- Carnivals/festivals
- Concerts
- Cryogenic chambers/therapy
- Employment-related practices
- Events involving gambling (eg: bingo, casino nights, poker, Texas hold'em tournaments)
- Events where alcohol is furnished or served
- Fireworks
- Fungi or bacteria
- Haunted attractions
- Lead
- Non-rostered participants at tournaments hosted by the insured
- Operation, ownership or management of any athletic facility or field, other than while being used for covered activities
- Outside concessionaires and vendors in conjunction with your organization
- Sports events/activities involving participants in sports other than those reported and for whom a premium has been paid
- Transportation of participants
- Violation of statutes that govern e-mails, faxes, phone calls or other methods of sending materials or information

OPTIONAL COVERAGES AVAILABLE

Sexual Abuse or Sexual Molestation 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 or sexual molestation:

Option 1: \$1,000,000 of liability coverage for sums the insured becomes legally obligated to pay as damages because of loss arising out of any actual or threatened sexual abuse or sexual molestation. 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 10.
2. Coverage is not available on a stand-alone basis. You must have commercial general liability coverage for your team, league or association with our Amateur Sports RPG Insurance Program.
3. Only one option may be purchased.

Rates	
Options	Rates
Option 1 - \$1,000,000 Sexual Abuse or Sexual Molestation Liability	\$0.71 Per participant (\$150.00 minimum premium)
Option 2 - \$100,000 Abuse, Molestation, Harassment or Sexual Conduct Defense Cost Reimbursement	\$100.00 (Flat rate)

OPTIONAL COVERAGES AVAILABLE CONTINUED

Equipment and Contents Coverage (Inland Marine)

This provides coverage for direct loss or damage to your sports equipment, field maintenance equipment, concession stand equipment (excluding products) and small portable storage sheds that you own. 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.

Coverage conditions:

1. Coverage is not available on a stand-alone basis. You must have commercial general liability coverage for your team, league or association with our Amateur Sports RPG Insurance Program.
2. Coverage cannot be extended to cover non-structural glass or permanent structures such as concession stands, bathrooms, storage units that are permanent or press boxes.
3. 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 Amateur Sports RPG Insurance Program.

Rates			
Total Value per Location	Rate	Deductible	Minimum Premium
\$ 1 - \$ 10,000	\$.03	\$ 250	\$ 100.00
\$ 10,001 - \$100,000	\$.026	\$ 1,000	\$ 100.00
\$ 100,001 +	\$.026	\$ 2,500	\$ 100.00

Hosted Tournament Coverage (available for Class B & Class C sports only)

Hosted tournaments are those you organize and operate that include participants who are not members of your club or team. Coverage excludes non-rostered participants that participate in tournaments you host unless this optional coverage is purchased. The named insured and their rostered members are automatically covered for participation in tournaments conducted by others without purchasing this additional coverage. Please contact us for additional information on this available optional coverage.

Premises Liability for Sports Fields

If you are a not-for-profit organization and you own, operate or are responsible for a sports field(s) on a 24 hour basis and do not rent, donate or lease the field(s) out to other organizations, this coverage provides you with premises liability for the field(s). The use of the field(s) can only be for those sports and age groups that you have purchased commercial general liability coverage for under the Amateur Sports RPG Insurance Program. Please contact us for additional information on this available optional coverage.

Directors' & Officers' Liability including Employment Practices Liability

This coverage provides important protection for amateur sports organizations for claims arising out of allegations of errors, omissions, or wrongful acts committed by its directors, officers, employees or volunteers. This coverage will respond to allegations of discrimination, wrongful dismissal, acts beyond granted authority, failure to deliver services and wrongful employment practices. Please contact us for additional information on this available optional coverage.

FREQUENTLY ASKED QUESTIONS

1. How soon does coverage start? When will we receive proof of coverage?

Coverage can be bound the date after we receive a completed enrollment form and the appropriate premium. Please allow adequate time for us to process your enrollment form and issue certificates.

2. When should we make our coverage effective?

The effective date is the date you need your insurance to start. For many, this is the first day that your organization has try outs or practices. If you are renewing coverage with us, use the expiration date of your existing coverage. Coverage will be in effect for one year.

3. Our organization has not had try outs and we are not sure how many participants we will have for each sport and age group, how should I report my number of participants?

You will need to report the maximum number of participants for each age group and sport according to your projected rosters. You may add additional participants at any time by using the Amateur Sports Supplemental form.

4. If a participant plays several sports in the organization, do we charge for each sport?

Yes, the rate is based on a per participant for each sport and age group.

5. If we need to request another certificate of insurance for a field/gym that we are using, how do we do this?

A written request from the organization contact is required. There is a certificate request form that will be sent with your original coverage documents that can either be faxed or e-mailed to us. Please allow adequate time for processing.

6. Does this coverage follow the participants where ever they go to practice or play?

Coverage will follow the reported participants as long as they are participating in covered, sponsored and/or supervised activities of the insured including tournaments hosted by other organizations. Coverage does not apply to the transportation of participants.

7. Will we receive a policy after submitting the enrollment form?

You will receive a certificate of insurance as proof of coverage. Coverage is offered exclusively through Sports, Leisure and Entertainment Purchasing Group (RPG). The RPG receives a master policy from the 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 insured member organization-there are no shared limits of liability with any other members. A copy of the RPG master policy can be requested in writing to: Pullen Insurance Services, Inc. 2560 River Park Plaza, Suite 300, Ft. Worth, TX 76116

HOW TO ENROLL FOR COVERAGE

Submit this enrollment form, with payment to:



E-MAIL rpg@pullenins.com



FAX 817.738.2993



MAIL Pullen Insurance Services, Inc
2560 River Park Plaza, Suite 300
Ft. Worth, TX 76116



QUESTIONS Call 817.738.6100

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.



Enrollment Form Amateur Sports Teams, Leagues and Associations

Valid for effective dates from 3/1/16 through 2/28/17

Completion of this enrollment form confirms your desire to obtain insurance through the Sports, Leisure and Entertainment Risk Purchasing Group. An 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 membership fee may be charged. The submission of this enrollment form and/or the acceptance of payment does not guarantee coverage. Certain operations are not eligible for coverage by this program. We reserve the right to decline any request for coverage.

TO AVOID PROCESSING DELAYS, PLEASE:

1. Complete all sections (print legibly)
2. Sign and date where required
3. Remit completed enrollment form (pages 7 - 15) with payment

Limits above \$1,000,000 are available - Contact our office

GENERAL INFORMATION	<input type="radio"/> I am a new account <input type="radio"/> I am renewing my coverage
	Named insured (as it should appear on the policy): _____ <small>(the legal name of the organization or business; typically the name that would appear on any contracts or agreements)</small>
	Doing business as (DBA): _____ <small>(additional name(s) under which the named insured operates)</small>
	Mailing address: _____
	City: _____ State: _____ Zip: _____
	Contact name: _____ Phone: (_____) _____
	Cell: (_____) _____ Fax: (_____) _____
	E-mail: _____ Website: _____

DATES	Coverage will begin the day after the completed enrollment form and premium are received and approved by us, or on a later date you specify below. (If renewing coverage, please provide the expiration date of your current policy).
	<input type="radio"/> Start my coverage on this date: _____ / _____ / _____

BUSINESS INFORMATION	1. Form of business: <input type="radio"/> Not-for-profit organization <input type="radio"/> For-profit organization
	2. Type of organization:
	<input type="radio"/> Individual team <input type="radio"/> League or club (an entity organized to provide regulated competition for multiple teams participating in a specific sport) <input type="radio"/> Association (an entity, usually not-for-profit, that exists to further a particular sport, to protect the public interest and the interests of the participants of that sport. A fee is typically charged to become a member and formal rules/regulations are usually required and enforced)
	3. Are you seeking coverage for all participants within your organization? <input type="radio"/> Yes <input type="radio"/> No
4. Do any of your teams include both youth athletes (Class B or Class C sports) and adult athletes (Class A sports) participating together on the same team? <input type="radio"/> Yes <input type="radio"/> No If yes, you must use the Class A rate for all participants when rating your premium. Class A coverage will apply.	

Pullen Insurance Services, Inc. • 2560 River Park Plaza, Suite 300 • Ft. Worth, TX 76116
 817.738.6100 • Fax 817.738.2993
 rpg@pullenins.com
 CA#0G6671 • TX#13233

5. Are you a member of any of the following organizations? (check those that apply)
- No, we are not a member of any of these organizations
 - American Amateur Baseball Congress
 - American Youth Football
 - Babe Ruth/Cal Ripken Baseball
 - Babe Ruth Softball
 - World Adult Kickball Association (WAKA®)
 - Dixie Boys Baseball
 - Dixie Softball
 - Dixie Youth Baseball
 - Pop Warner
 - U.S. Youth Soccer Association
 - Soccer Association for Youth, USA (SAY Soccer)
6. Is there any form of player compensation or prize money awarded for participation? Yes No
7. Are you a school sanctioned sports team or league? Yes No
8. Are you a gymnastics, martial arts, cheer or dance studio? Yes No
9. Are you a municipality or a park and recreation division? Yes No
10. Are any of your activities held on private residential property? Yes No
11. Does the named insured own or operate any pools? Yes No
12. Does the named insured own or have 24 hour responsibility of a facility or field? Yes No

The exposures/activities listed above may or may not be covered by this program and any resulting claims could be denied. If you wish to cover any of these activities, please contact us to determine if other coverage options are available.

13. If you suspect an athlete has a concussion, do you have an action plan that includes:
- a. Immediately removing the athlete from play or practice? Yes No
 - b. Keeping the athlete out of play or practice until they provide written clearance from a licensed physician? Yes No
14. Does your operation involve tackle or contact football? Yes No
- If yes,
- Do you maintain a system for your tackle/contact football activities that includes communication (in written or electronic form) of education materials to participants, parents and coaches about the nature of risk of concussions, including but not limited to information such as: focusing on prevention and preparedness to keep athletes safe; understanding concussions and potential consequences of the injury; recognizing concussion symptoms and how to respond; and learning about steps for returning to play after a suspected concussion? Yes No

NOTE: The Center for Disease Control and Prevention offers free information, as well as a free online concussion training course on their website: www.cdc.gov/concussion/HeadsUp/youth.html

Regardless of general liability occurrence limits purchased, legal liability to participants for coverage for tackle and contact football (age 19 & under), cheerleading (age 19 & under), lacrosse (age 19 & under), soccer (age 19 & under), wrestling (age 19 & under), deck/floor/street hockey, field hockey, roller hockey (quad), water hockey (age 19 & under), and umpire/referee associations for Class C Sports will be limited to \$1,000,000 per occurrence.

You will receive a certificate showing evidence that coverage has been bound. This coverage document will be delivered via e-mail, unless otherwise indicated below. If you have an insurance agent, all documents will be delivered to your agent only. Additional certificate requests will be issued to the same person. Please select only one option.

- E-mail to: _____ attn: _____
(selecting this option confirms your consent for coverage documents to be delivered via e-mail)
- Fax to: _____ attn: _____
- Mail to: _____ attn: _____

PROGRAM PREMIUM CALCULATION

Premium is determined by applying the appropriate rate for the coverage option selected to each individual participant in each sport and age group, and is subject to the minimum premium. All participants are required to be reported and a roster may be requested as verification.

CLASS A SPORTS - Rates (per participant, all sports, all ages including Umpire & Referee Associations for Class A sports)	\$ 3.57
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CLASS B SPORTS - Rates (per participant, per sport)				
Ages	12 & Under	13-15	16-19	20 & Over
Baseball, t-ball	\$ 6.11	\$ 10.03	\$ 15.87	\$ 28.81
Basketball, Ultimate frisbee, Flag & touch football, Team handball	\$ 5.89	\$ 7.00	\$ 14.39	\$ 19.31
Baton twirling, Frisbee, Golf, Kickball, Tennis, Track & field, Swimming	\$ 5.62	\$ 5.62	\$ 5.62	\$ 5.62
Drill team, Dance team	\$ 6.26	\$ 7.54	\$ 16.12	N/A
Cricket, Squash	\$ 5.76	\$ 9.14	\$ 14.18	\$ 25.33
Water polo	\$ 7.17	\$ 8.20	\$ 9.86	Class A
Soccer	\$ 7.74	\$ 8.94	\$ 10.87	N/A
Softball	\$ 5.79	\$ 6.88	\$ 15.87	\$ 28.81
Umpire/referee assoc. - Class B Sports	\$ 8.45	\$ 8.45	\$ 8.45	\$ 8.45
Volleyball	\$ 5.95	\$ 5.95	\$ 5.95	\$ 5.95
Weightlifting	\$ 16.23	\$ 16.23	\$ 16.23	Class A

CLASS C SPORTS - Rates (per participant, per sport)								
Options	Option 1				Option 1 w/Brain Injury Excluded			
Ages	12 & Under	13 - 15	16 - 19	20 & Over	12 & Under	13 - 15	16 - 19	20 & Over
Deck/floor/street hockey, Field hockey, Roller hockey (quad)	\$ 6.60	\$ 7.71	\$15.10	\$20.02	\$ 5.89	\$ 7.00	\$14.39	\$19.31
Cheerleading	\$ 6.97	\$ 8.25	\$16.83	N/A	\$ 6.26	\$ 7.54	\$16.12	N/A
Lacrosse, Water hockey	\$ 7.88	\$ 8.91	\$10.57	Class A	\$ 7.17	\$ 8.20	\$ 9.86	Class A
Soccer	\$ 8.45	\$ 9.65	\$11.58	N/A	\$ 7.74	\$ 8.94	\$10.87	N/A
Tackle and contact football	\$22.91	\$40.04	\$53.28	N/A	\$21.48	\$38.61	\$51.85	N/A
Wrestling	\$16.94	\$16.94	\$16.94	Class A	\$16.23	\$16.23	\$16.23	Class A
Umpire/referee assoc. - Class C Sports	\$ 9.16	\$ 9.16	\$ 9.16	\$ 9.16	\$ 8.45	\$ 8.45	\$ 8.45	\$ 8.45

Please select only one limit option to apply for all sports and age groups
 If you have Class A, Class B or Class C participants on the same team, you must use the Class A rate for all participants. Class A coverage will apply.

Sport	Class A, B or C	Exclude Brain Injury Coverage?	Age Group of participants	# of participants	X	Rate	=	Premium
		Yes <input type="radio"/> No <input type="radio"/>			X	\$	=	\$
		Yes <input type="radio"/> No <input type="radio"/>			X	\$	=	\$
		Yes <input type="radio"/> No <input type="radio"/>			X	\$	=	\$

For Umpire and Referee Associations - complete only if you are an Umpire/Referee Association								
List the sport you umpire/referee	Class A, B or C	Exclude Brain Injury Coverage?	Age group of umpire/referees	# of members	X	Rate	=	Premium
		Yes <input type="radio"/> No <input type="radio"/>			X	\$	=	\$
Premium: (add all lines above)								\$

Sexual Abuse or Sexual Molestation Liability Coverage OR Abuse, Molestation or Harassment or Sexual Conduct Defense Cost Reimbursement

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

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

1. Does your organization currently have employees, volunteers or require the presence of at least two adults when minors are present? Yes No
2. Have any claims, allegations or charges of abuse, molestation or sexual misconduct been made against you or your organization or anyone working on behalf of your organization? Yes No
 - a. Are you aware of any occurrences that could lead to a claim? Yes No
If yes to 2. or 2.a., please explain: _____
3. Do you, your organization or sanctioning/governing body have written procedures in place regarding the prevention and mitigation of abuse, molestation or sexual misconduct? Yes No
 - a. Do the procedures require that known or suspected abuse incidents must be reported to law enforcement? Yes No
 - b. Are written procedures provided or available to each employee, volunteer or sanctioning/governing body member? Yes No
 - c. Do the written procedures establish and require adherence to the "three person rule"? ("Three person rule" prohibits one adult from being alone with one youth. A second adult must be present, or there must be two or more youths with an adult.) If no, do the procedures establish if and when exceptions to the "three person rule" are permissible as part of your operations/activities? Yes No
4. Please complete the following questions regarding employee and volunteer screening controls used by your organization.
 - Check here and skip the chart below if you have no employees or volunteers, but always require the presence of at least two adults whenever minors are present.

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

Please explain any "No" responses to questions asked in #4: _____

Rates	
<input type="radio"/> Option 1 - \$1,000,000 Sexual Abuse or Sexual Molestation Liability	$\$0.71 \times \underline{\hspace{2cm}} = \$\underline{\hspace{2cm}}$ Total # of participants from page 9 \$150.00 minimum premium applies
<input type="radio"/> Option 2 - \$100,000 Abuse, Molestation, Harassment or Sexual Conduct Defense Cost Reimbursement	\$100.00

Equipment and Contents Coverage (Inland Marine)

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

TO AVOID A CO-INSURANCE PENALTY, YOU MUST INSURE 100% OF THE REPLACEMENT COST OF YOUR EQUIPMENT AND CONTENTS FOR ALL OF YOUR LOCATIONS.

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)

Sports equipment (such as balls, uniforms, pads, helmets, netting) \$ _____

Field maintenance equipment (such as lawn mowers, grooming equipment) \$ _____

Concession stand equipment, excluding products (such as popcorn, hot dog and soda machines) \$ _____

Portable storage units (not permanent structures) \$ _____

Misc. equipment - please describe _____ \$ _____

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

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

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

2. Do you have a security system in place? Yes No
a. If yes, please describe: _____
3. Is any other operations, besides your own, or equipment of others stored in the same facility in which you store your equipment? Yes No
a. If yes, please describe: _____
4. Please attach a complete inventory list with values of each item

Step 3: Calculate premium

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

Equipment and Contents Premium	
<input type="radio"/> My total replacement value is between \$1 - \$10,000 (\$250 deductible will apply)	
$\$.03 \times \$$ _____ $= \$$ _____ Total Replacement Value	$\$$ _____ Equipment and Contents Premium (\$100.00 minimum premium applies)
<input type="radio"/> My total replacement value is over \$10,000 (\$1,000 deductible applies to values from \$10,001 - \$100,000 and a \$2,500 deductible applies to values over \$100,000)	
$\$.026 \times \$$ _____ $= \$$ _____ Total Replacement Value	$\$$ _____ Equipment and Contents Premium (\$100.00 minimum premium applies)

TOTAL COST SUMMARY	Total Program Premium: (from page 9)	\$
	Minimum Premium:	\$ 300.00
	Total Program Premium Due: If the total calculated program premium is less than the minimum premium, the total program premium due is the minimum premium	\$ (A)
	Optional Coverages	
	Sexual Abuse/Sexual Molestation Premium: (from page 10) <input type="radio"/> \$100,000 Defense Reimbursement Only OR <input type="radio"/> \$1,000,000 Liability Limit	\$ (B)
	Equipment and Contents Premium: (from page 11)	\$ (C)
Premium Due – Subtotal (add A + B + C)	\$	

COSTS ARE 100% FULLY EARNED AND NON-REFUNDABLE ONCE COVERAGE BEGINS. COVERAGE IS CONTINGENT UPON RECEIPT OF PAYMENT. NO COVERAGE WILL BE DEEMED IN EFFECT UNTIL THE ACCURATE PAYMENT IS RECEIVED BY THE COMPANY OR THEIR REPRESENTATIVE.

CERTIFICATE REQUESTS	<p>You will receive a certificate showing evidence that coverage has been bound. Complete this section to request additional certificates. Provide separate requests for each additional certificate needed.</p> <p>This certificate is for our:</p> <p> <input type="radio"/> Program coverage (commercial general liability) <input type="radio"/> Equipment & contents coverage <input type="radio"/> Premises liability for sports field coverage <input type="radio"/> Hosted tournament coverage </p> <p>Check the type of certificate you are requesting: <input type="radio"/> Additional insured <input type="radio"/> Evidence of coverage <input type="radio"/> Loss payee</p> <p>Certificate holder information:</p> <p>Entity name: _____</p> <p>Mailing address: _____</p> <p>City: _____ State: _____ Zip: _____</p> <p>Relationship to named insured:</p> <p> <input type="radio"/> Owner/lessor of premises <input type="radio"/> Sponsor <input type="radio"/> Co-promoter <input type="radio"/> Mortgagee <input type="radio"/> Franchisor <input type="radio"/> Lessor of equipment and contents <input type="radio"/> Other (please identify/explain): _____ </p> <p>Date certificate needed by: ____ / ____ / ____</p> <p>Other than being named on the certificate as an additional insured or certificate holder, does the person or organization require any special wording or endorsements? <input type="radio"/> Yes <input type="radio"/> No</p> <p>If yes, check all that apply (Check your request carefully before submitting. The most common delay in certificate processing is caused by providing a partial or incorrect name and/or instructions).</p> <p> <input type="radio"/> Form CG2026 <input type="radio"/> Primary endorsement <input type="radio"/> Waiver of subrogation <input type="radio"/> Other (please explain): _____ </p> <p>If applicable:</p> <p>RE: Date(s) of event/activity: ____ / ____ / ____ to ____ / ____ / ____</p> <p>Type of event/activity: _____</p> <p>Name of event/activity: _____</p> <p>Location of event/activity: _____</p> <p>For Loss Payee:</p> <p>Type of equipment (please describe): _____</p> <p>Limit: _____</p>
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TO BE COMPLETED ONLY IF LICENSED INSURANCE AGENT IS SUBMITTING THIS FORM

AGENTS ONLY

Agency name: _____
 Agency mailing address: _____
 City: _____ State: _____ Zip: _____
 Agent/contact name: _____
 Agency telephone: (_____) _____ Agency fax: (_____) _____
 Agent/contact e-mail address: _____ Tax ID #: _____

BchY. H YfYUFYbc Wta a [gg]cbg]bWi XYX]b'h [g'dfc[fUa "5 ZY'a UmVY'gYdUFUH'miW Uf[YXZgi V'YWihc' gLUH]bgi fUbW'fY[i 'U]cbg": Yyg'WUbbchVY]bWi XYX]b'h YdUna YbhfYa]HtX'tc' i g" 5 [Ybtg'Xc' bch\ Uj Y U h cf]hmtc']ggi YV]bXYfg'cf'UWfh]ZVUHY'cZ]bgi fUbW'cb VY UZcZH [g'dfc[fUa "

PULLEN USE ONLY

UW Rec: ____/____/____ Status: N R Broker: Y N Comm: ____% OPS Rec: ____/____/____
 GL Exp Policy #: ____/CP #: ____ Exp Dates: ____/____/____ to ____/____/____
 IM Exp Policy #: ____ Exp Dates: ____/____/____ to ____/____/____
 SAM IM D&O GL Option: ____ Delivery: M F E Date: ____/____/____ Pay Plan: ____ Bill: AB AD CBG
 Opt Form: 2026 2011 8016 8018 876 2404 Comments: _____
 GL Policy #: ____/CP #: ____ GL Prem: ____ Eff Dates: ____/____/____ to ____/____/____
 IM Policy #: ____ IM Prem: ____ IM Eff Dates: ____/____/____ to ____/____/____
 D&O Policy #: ____ D&O Prem: ____ Insured #: _____

COVERAGE EXCLUSIONS

The following exclusions are contained in the commercial general liability coverage provided by this program. 24-hour premises liability (unless optional coverage is purchased for sports fields); Abuse, molestation, harassment or sexual conduct (unless optional coverage is purchased); 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; Athletic or sports participants in: Box lacrosse, Broomball, Diving, Dodgeball, Gymnastics, Hurling, Ice hockey, Inline hockey, Inline skating (speed), Judo, Karate, Lacrosse (age 20 & over), Martial arts, Powerlifting (age 20 & over), Ringette, Roller hockey (inline), Taekwondo, Takraw, Umpire/referee association for Class A Sports, Water hockey (age 20 & over), Water polo (age 20 & over), Weightlifting (age 20 & over), Wrestling (age 20 & over); Babysitting/child care services; Carnivals/festivals; Cheer and dance studios; Commercial general liability standard exclusions (CG0001 04/13 edition); Concerts; Cryogenic chambers/therapy; Employment-related practices; Events involving gambling (eg: bingo, casino nights, poker, Texas hold'em tournaments); Events where alcohol is served; Fireworks; Fungi or bacteria; Gymnastics studios; Haunted attractions; Intercollegiate & Interscholastic teams, leagues and associations; Lead; Martial arts studios; Non-rostered participants at tournaments hosted by the enrolled member (unless optional coverage is purchased); Nuclear energy liability; Operation, ownership or management of any athletic facility or field, other than while being used for covered activities; Operations of independent concessionaires/vendors in conjunction with your organization; Performers; Rodeos; Saddle animals; Snowmobile; Sports events/activities involving participants in sports other than those reported and for whom premium has been paid; Transportation of athletes/participants; Violation of statutes that govern e-mails, faxes, phone calls or other methods of sending materials or information; Those operations listed as ineligible: Adventure races, Aerobic exercise, Bandy, Biathlon, BMX/stunt cycling, Boating activities/sports, Bobsled, Body boarding, Boxing, Canoe, Cheerleading (age 20 & over), Climbing, Cycling, Dance team (age 20 & over), Drill team/majorette (age 20 & over), Equestrian, Fitness – aerobics and exercise, Hammer throw, Hang gliding, Hostelling, Inline (extreme/stunt/aggressive/free-style) skating, Jai alai, Javelin, Kayaking, Kite surfing, Luge (street), Marathon, Mixed martial arts; Modern pentathlon, Mountain biking and/or hiking, Mountain boarding, Open water fishing, Open water activities/sports, Orienteering, Outrigging, Parachute, Parasailing, Physical fitness, Physique (Pose) performance, Polo (horse), Rafting, Rodeo, Roller derby, Rowing/Crew, Rugby, Sailing, Scuba diving, Shooting sports, Skateboarding, Skiing (snow or water), Sky diving, Sky surfing, Sled dog racing, Snorkeling, Snow boarding, Snow surfing, Soccer (age 20 & over), Sports parachuting, Strength and conditioning, Streetball, Surfing (including boogie boards), Tackle and contact football (age 20 & over), Trampoline, Trapeze, Triathlon, Unicycling, Wake boarding, Wind surfing, Yachting

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 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 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 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 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.

Step 1: Calculate Final Cost

Total Premium Due (from page 12)	\$ _____
Risk Purchasing Membership Fee (REQUIRED to be able to process enrollment)	\$ 15.00
TOTAL COST DUE	\$ _____

Step 2: Select Payment Method. Check one.

- Check: Please make check payable to Pullen Insurance Services. Enclosed is check # _____ for \$ _____
- Credit Card: If you are making your payment by credit/debit card, please complete the following:
 - VISA MASTERCARD DISCOVER AMERICAN EXPRESS

Card number: _____

CSC # (card security) code: _____ Expiration date: _____

I authorize Pullen Insurance Services to charge my payment to my credit card in the amount of \$ _____

Print name (as on card): _____

Cardholder signature: _____

Warranty 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, and should my figures exceed my estimates during the coverage term I will make arrangements to pay the additional premium. 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. Pullen Insurance Services reserves the right to decline/void any ineligible coverage.

I further acknowledge that, I have reviewed all information provided with this enrollment form and understand the exclusions which apply, as well as the activities and operations for which coverage is not provided. The information I provided on this enrollment form becomes a part of the insurance contract.

Applicant or agent signature: _____ Date: _____

Printed name: _____ Title: _____

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

Named Insured (from page 7): _____