

PROGRAM DESCRIPTION

This program has been designed to provide coverage on a short-term basis for a single amateur sports tournament or event or on an annual basis for those promoters with multiple events. Coverage provided under this program includes important liability coverage for the U.S.-based organization conducting the event(s), including the employees and volunteers, for liability claims arising out of its operations.

Coverage is also included for ancillary activities (banquets, concerts, awards ceremonies) that are ONLY for those participants in your sports tournament(s) or event(s). Optional coverages are available for separate ticketed and/or open to the public activities/events.

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

INELIGIBLE OPERATIONS

Sports tournaments or events that do not meet the eligibility criteria listed in this brochure are not eligible for this program as well as:

- Events involving animals other than service animals
- Glow runs/color runs/similar type events or runs
- Professional sports events, try-outs and training camps/clinics
- College or university level championship events
- CrossFit® events/activities
- Highland games
- Mud runs/warrior runs/zombie runs/obstacle course runs/urbanathons (competitions, exhibitions or foot races that involve man-made obstacle courses, man-made mud pits, man-made slippery slopes, wall climbs or other similar man-made obstacles)
- Sanctioned USA Hockey tournaments and events
- Virtual events/activities
- Events in the following sport categories: (please note, this is not a complete listing of ineligible sports)
 - Adventure races
 - BMX biking
 - Boxing
 - Cycling
 - Endurance races
 - Equestrian
 - Flex Football™ (age 20 & over)
 - Inline (extreme/stunt/aggressive/free-style) skating
 - Kite surfing
 - Marathons (26.2 miles or more)
 - Mixed martial arts
 - Mountain biking and/or hiking
 - Open water events
 - Rugby
 - Skateboarding
 - Skiing (snow or water)
 - Snowboarding
 - Streetball
 - Tackle & contact football (age 20 & over)
 - Triathlons/Duathlons
 - Wrestling (age 20 & over)

ELIGIBLE OPERATIONS

An amateur sports tournament or event that meets all of the following criteria is eligible to submit an enrollment form for coverage under this program:

- Maximum number of participants is 2,500, per event
- Maximum spectator attendance per day is 7,500
- Maximum number of event days (including practice days), per event, is not to exceed a time frame of 14 days (not including setup and tear down)
- The sport activity being conducted falls into one of the listed eligible classes:

Class 1: bowling, dance, golf, tennis, volleyball

Class 2: baseball, kickball, softball

Class 3: basketball, flag or touch football, on-shore fishing, racquetball, swimming

Class 4: tackle & contact football (age 19 & under), cheerleading (age 19 & under), lacrosse (age 19 & under), soccer (age 19 & under), wrestling (age 19 & under), field hockey, deck/floor/street hockey, roller hockey (quad water hockey (age 19 & under), Flex Football™ (age 19 & under)

Class 5: box lacrosse, cheerleading (age 20 & over), diving, dodgeball, gymnastics, ice hockey, in-line hockey, lacrosse (age 20 & over), martial arts, inline skating (speed/racing), soccer (age 20 & over), speed/racing skating (ice), water hockey (age 20 & over)

Note:

- If you do not see your sport listed above, please contact us.
- If you have multiple sports for a single tournament or event, please contact us for proper classifications.
- College recruit/showcases, ID camps, and all-star/bowl games (including practices) are eligible operations under this program
- **For Walk/Run events please contact us for additional informaton.**

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.

COVERAGES AND LIMITS

Coverage is not available for Alaska and Rhode Island Applicants

OPTIONS AVAILABLE FOR CLASSES 1-4

(See page 3 for additional options available for classes 1-5)

Coverages	Option A	Option B
Commercial General Liability (CGL): Each Occurrence Limit	\$ 1,000,000	\$ 2,000,000
General Aggregate Limit – per event (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 Limit	\$ 1,000,000	\$ 2,000,000
Legal Liability to Participants Limit (LLP)	\$ 1,000,000	\$ 2,000,000
Damage to Premises Rented to You Limit (Fire Legal Liability)	\$ 1,000,000	\$ 1,000,000
Medical Expense Limit (other than participants)	\$ 5,000	\$ 5,000
Medical Payments for Participants (MPP) – excess \$100 per claim deductible applies	\$ 25,000	\$ 25,000

Rates (per participant)	Option A	Option B
Class 1	\$ 1.64	\$ 2.08
Class 2	\$ 1.86	\$ 2.30
Class 3	\$ 2.17	\$ 2.61
Class 4*	\$ 2.35	\$ 2.79
Minimum Premiums	Option A	Option B
Per Event Policy	\$ 300.00	\$ 450.00
Annual Policy	\$ 1,000.00	\$ 1,500.00

*Class 4 Sports: LIMITED COVERAGE - Neurodegenerative Injury to Specified Players for Sports or Athletic Activities
 “Neurodegenerative injury” means any brain injury, neurological injury, disease, condition or dysfunction, including, but not limited to, Alzheimer’s disease, Parkinson’s disease, amyotrophic lateral sclerosis (ALS), mild traumatic brain injury, repetitive brain trauma, chronic traumatic encephalopathy (CTE), dementia, cognitive injury or disorder, memory loss, anxiety disorder, mood disorder, depression, sleeplessness, impulse control problems, headaches or single or repetitive concussive or sub-concussive injury or trauma.”

Neurodegenerative Injury limit / Aggregate limit	\$1,000,000 / \$1,000,000
Neurodegenerative Injury Supplementary Payments limit/Aggregate limit	\$1,000,000 / \$1,000,000

Higher liability limit options (options C-D) are available. Please contact us or visit www.sadlersports.com

COVERAGES AND LIMITS

Coverage is not available for Alaska and Rhode Island Applicants

OPTIONS AVAILABLE FOR CLASSES 1-5

(Spectator Liability Only Coverage)

Coverages	Option F	Option G
Commercial General Liability (CGL): Each Occurrence Limit	\$ 1,000,000	\$ 2,000,000
General Aggregate Limit – per event (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 Limit	\$ 1,000,000	\$ 2,000,000
Legal Liability to Participants Limit (LLP)	EXCLUDED	EXCLUDED
Damage to Premises Rented to You Limit (Fire Legal Liability)	\$ 1,000,000	\$ 1,000,000
Medical Expense Limit (other than participants)	\$ 5,000	\$ 5,000
Medical Payments for Participants (MPP) – excess \$100 per claim deductible applies	EXCLUDED	EXCLUDED
Rates (per spectator)	Option F	Option G
Classes 1 - 5	\$ 0.25	\$ 0.38
Minimum Premiums	Option F	Option G
Per Event Policy	\$ 300.00	\$ 450.00
Annual Policy	\$ 1,000.00	\$ 1,500.00

Higher liability limit options (options H-J) are available. Please contact us or visit www.sadlersports.com

The options presented above DO NOT include coverage for medical payments to the players/participants or for liability claims brought by players/participants

COVERAGES AND LIMITS CONTINUED

Coverage provided under this program includes:

Commercial General Liability 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.

Legal Liability to Participants – coverage which offers protection against bodily injury liability claims brought by persons participating in covered sports activities.

Medical Payments for Participants – coverage which pays the medical and dental expenses incurred by a participant when an accidental injury occurs while participating at the tournament or event you’re organizing. 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.

EXCLUSIONS

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

- Sexual abuse or sexual molestation (unless reported to, approved by us, and appropriate premium paid)
- Amusement devices (e.g.: rides, slides, inflatables, bungees, climbing walls, dunk tanks)
- Ancillary activities that require a separate admission charge and are open to the public (unless optional coverage is purchased)
- Claims arising out of the operations of independent concessionaires, exhibitors and vendors at your event
- Communicable disease
- Cryogenic chambers/therapy
- Fireworks
- Legal liability to participants coverage and medical payment for participants coverage for professional athletes and celebrity (national/local) participants
- Perfluoroalkyl and polyfluoroalkyl substances (PFAS)
- Room and board liability
- Those operations listed as ineligible
- Use of haunted attractions
- 24-hour premises liability

OPTIONAL COVERAGES AVAILABLE

Sexual Misconduct Liability OR Abuse, Molestation, Harassment or Sexual Conduct Defense Costs Reimbursement

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

- Option 1: \$250,000 each “Insured Event” limit with a \$1,000,000 aggregate limit of liability for sums the insured becomes legally obligated to pay as damages because of loss arising out of any actual, alleged or threatened sexual misconduct. 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, review and approval from us, of the underwriting questions found on page 13.
2. Coverage is not available on a stand-alone basis. You must have commercial general liability coverage for your event with our Amateur Sports Tournaments and Events RPG Insurance Program.
3. Only one option may be purchased.

Options	Rates
<p style="text-align: center;">Option 1</p> <p style="text-align: center;">Sexual Misconduct Liability (defense expense within limits) \$250,000 each “Insured Event” limit /\$1,000,000 aggregate</p>	<p>\$0.17 per participant or \$0.05 per spectator (\$150.00 minimum premium)</p>
<p style="text-align: center;">Option 2</p> <p style="text-align: center;">Abuse, Molestation, Harassment or Sexual Conduct Defense Costs Reimbursement - \$100,000 limit</p>	<p>\$100.00 (Flat rate)</p>

OPTIONAL COVERAGES AVAILABLE

Ancillary Activities / Events

This coverage is available for ancillary events and/or activities you conduct before/during/after your tournament/event that are open to the public and/or are separate ticketed events. When reported and paid for, coverage is extended to provide liability coverage for the event/activity you are hosting and supervising that is correlated to and in conjunction with your tournament/event. Examples of such events and activities are auctions, banquets, award ceremonies, galas, and concerts. Please contact us if you need to confirm your ancillary event/activity eligibility.

The following coverage conditions apply:

1. All exclusions listed previously still apply for your ancillary activities/event, including but not limited to amusement devices (inflatables, climbing walls, mechanical rides, etc.)
2. Ancillary activity/event is held at a single location
3. Ancillary activity/event must take place within 3 days of the actual tournament/event date
4. Ancillary activity/event must be a single day event
5. Event must take place in the United States
6. If liquor liability coverage is needed, please contact us for additional information needed for coverage consideration.

NOTE: Host Liquor Liability – (as provided by CG 00 01 04/13) is included, but only if the insured is not in the business of manufacturing, distributing, selling, serving or furnishing alcoholic beverages.

7. No overnight stay (camping) exposures
8. The same coverage limits would apply to this optional coverage as purchased for your tournament/event
NOTE: Sexual Misconduct Liability coverage does not extend to separate ticketed and/or open-to-public ancillary activities/events.
9. This is an optional coverage and is not available on a stand-alone basis
10. Total attendance for the ancillary activity/event must be 3,000 or less

Coverages and Limits

Optional Coverage	Option 1	Option 2
Each Occurrence Limit	\$ 1,000,000	\$ 2,000,000
General Aggregate Limit (other than Products-completed Operations)	\$ 5,000,000	\$ 5,000,000
Products-Completed Operations Aggregate	\$ 1,000,000	\$ 2,000,000
Personal Injury and Advertising Injury Limit	\$ 1,000,000	\$ 2,000,000
Damage to Premises Rented to You Limit (Fire Legal Liability)	\$ 1,000,000	\$ 1,000,000
Medical Expense Limit (other than participants)	\$ 5,000	\$ 5,000

Premium (per event)

Number of Total Attendees (per activity/event)	Option 1 \$1,000,000 CGL Limit	Option 2 \$2,000,000 CGL Limit
1 - 250 Attendees	\$ 100.00	\$ 150.00
251 - 500 Attendees	\$ 200.00	\$ 300.00
501 - 750 Attendees	\$ 300.00	\$ 450.00
751 - 1,500 Attendees	\$ 450.00	\$ 675.00
1,501 - 3,000 Attendees	\$ 750.00	\$ 1,125.00
3,001+ Attendees	Must be submitted separately and reviewed by underwriter for quote/rate and approval.	

FREQUENTLY ASKED QUESTIONS

1. How do I determine who should be the Named Insured?

The named insured is the organization hosting the tournament or event and who is to be protected by this coverage in the event of a lawsuit. The organization is typically required to sign the contract with the facility where the tournament/event is being held. If an entry fee is charged to participate in the tournament/event, the entry fee is paid to the organization as well.

2. If my event includes multiple sports how do I know which sport classification to use according to your eligible operations?

You will use the highest sport classification for all participants.

3. Can I combine coverage options?

No. You must select one coverage option

4. I am not sure how many participants or spectators will attend my tournament or event, what do I report?

If this tournament/event is held annually, base your participant or spectator count on the prior year's total numbers. If this is a new tournament/event, please use the maximum number of participants or spectators that your tournament/event can accommodate.

5. If I have multiple events and/or multiple tournaments during the same time period, do I need to complete another enrollment form?

We are now able to offer one policy for those insureds who host multiple events. Only one application needs to be completed.

6. What happens if I need to cancel or re-schedule my tournament or event?

Cancellations or changes must be reported **prior to** the scheduled start date of your tournament or event, and confirmed in writing for a refund or credit to be considered.

7. Is liquor liability available to purchase?

Yes, this coverage can be considered. Please contact us for a supplemental to complete for consideration.

8. How soon does my coverage start? When will I receive proof of coverage?

Coverage can be bound once we receive a completed, signed, and approved enrollment form, and the appropriate premium. The effective date of coverage can either be the first day of set-up or the first day of your event. If your tournament or event has already begun, coverage will be bound and become effective the following day. We request that adequate time is allowed for us to process your enrollment form and issue certificates.

9. Will I receive a policy after I submit 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: Sadler & Company Inc., P.O. Box 5866, Columbia, SC 29250 or email: sport3@sadlersports.com.

WAYS TO ENROLL FOR COVERAGE



WEB For information and applications visit us on-line at <http://www.sadlersports.com>

OR

Submit this enrollment form, with payment, to us.



E-MAIL sport3@sadlersports.com



FAX 1-803-256-4017



MAIL Sadler & Company Inc.
PO Box 5866
Columbia, SC 29250



QUESTIONS Call 1-800-622-7370

Enrollment Form - Amateur Sports Tournaments & Events Insurance

Valid for effective dates from 8/1/24 through 2/28/25

Completion of this enrollment form confirms your desire to obtain insurance through the Sports, Leisure and Entertainment Risk Purchasing Group, a group formed and operating pursuant to the Liability Risk Retention Act of 1986 (15 USC 3901 et seq.). A risk purchasing group (RPG) provides group purchasing power for similar risks resulting in potential advantageous coverage terms, and competitive rates for favorable group loss experience. An RPG administration fee may be charged. The submission of this enrollment form and/or the acceptance of payment does not guarantee coverage. Certain operations are not eligible for coverage by this program and submissions with a premium of \$25,000 or more are subject to additional underwriting. 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 - 18) with payment**

NOTE: Coverage is not available for Alaska and Rhode Island Applicants

GENERAL INFORMATION

I am a new account
 I am renewing my coverage

Full legal name of business or event: _____

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

Applicant is a: Sole Proprietorship Limited Liability Co. Corporation Partnership
 Other (describe): _____

Form of business/organization: Not-for-profit For-Profit

Mailing address: _____

NY Applicants must provide a street address. PO Boxes cannot be accepted.

City: _____ State: _____ Zip: _____

Contact name: _____ Phone: (____) _____

Cell: (____) _____ Fax: (____) _____

E-mail: _____ Website: _____

(By listing an email address, you are giving us permission to contact you by email about your policy. Refer to page 15 of the application for Electronic Disclosure and Consent)

BUSINESS INFORMATION

- Does your event(s) involve any animals other than service animals? Yes No
- Do you host any professional sports events, try-outs or training camps? Yes No
- Do you host any college or university level championship events? Yes No
- Are any of your events/activities virtual? Yes No
- Does your event (s) have any of the following exposures? (check all that apply)

<input type="radio"/> No, we do not have any of these exposures	<input type="radio"/> Mud runs/warrior runs/	<input type="radio"/> Snowboarding
<input type="radio"/> Adventure race	<input type="radio"/> Highland games	<input type="radio"/> Streetball
<input type="radio"/> BMX biking	<input type="radio"/> Inline (extreme/stunt/	<input type="radio"/> Tackle & contact
<input type="radio"/> Boxing	<input type="radio"/> aggressive/freestyle) skating	<input type="radio"/> football (age 20 and over)
<input type="radio"/> Cycling	<input type="radio"/> Kite surfing	<input type="radio"/> Triathlons/Duathlons
<input type="radio"/> Endurance race	<input type="radio"/> Marathon (26.2 miles or more)	<input type="radio"/> Wrestling (age 20 and over)
<input type="radio"/> Equestrian	<input type="radio"/> Mixed martial arts	
<input type="radio"/> Flex Football™	<input type="radio"/> Mountain biking and/or hiking	
<input type="radio"/> (age 20 & over)	<input type="radio"/> Open water events	
	<input type="radio"/> Rugby	
	<input type="radio"/> Skateboarding	
	<input type="radio"/> Skiing (water or snow)	

The exposures/activities listed above are not eligible for this program. If you have any of these activities, please contact us to determine if other coverage options are available.

- Do you award any form of monetary compensation or prize money to the participants? Yes No
If yes, please provide the payout schedule for each event.
- Do you have an admission charge for spectators over \$20 for any events? Yes No
- Do you have any vendors at your tournament/event(s)? Yes No
(Operations of independent concessionaires, exhibitors and vendors are excluded. Please contact us for coverage options.)
- Do you have any ancillary activities (banquets, concert, award ceremony, etc)? Yes No
If yes:
a) Please describe: _____
b) Do any of your ancillary activities require a separate admission charge and/or are open to the public? **(IF YES, MUST COMPLETE PAGE 12)** Yes No

10. Will alcoholic beverages be sold/provided at this tournament/event? Yes No

If yes:

a. Who is providing the alcohol? Insured Facility Caterer/vendor Sponsor

If the insured is providing alcoholic beverages:

(1) How are they providing the alcoholic beverages? Being sold Furnished without a charge

(2) Is liquor liability coverage needed?

Yes, I need liquor liability coverage

No, I have liquor liability coverage insured elsewhere (please provide proof of coverage with this application)

No, the facility, caterer/vendor, or sponsor carry the liquor permit

b. When is it provided? (check all that apply)

Before the tournament/event (day of) During the tournament/event After the tournament/event

c. Who is the liquor provided/available to? (check all that apply)

Participants Spectators

NOTE: Host Liquor Liability – (as provided by CG 00 01 04/13) is included, but only if the insured is not in the business of manufacturing, distributing, selling, serving or furnishing alcoholic beverages.

11. Do you have concussion management protocols/guidelines that are consistently enforced and 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 suspected concussion? Yes No

12. If you suspect an athlete has a concussion, do you have an action plan that includes:

- Immediately removing the athlete from play or practice Yes No
- Keeping the athlete out of play or practice until they provide written clearance from a licensed physician Yes No
- Confirming sports liability waivers (informed consent) from parents and/or players are secured Yes No

EFFECTIVE DATE OF COVERAGE

Step 1. Read the important coverage conditions below:

- **Coverage is not available for Alaska and Rhode Island applicants.**
- You must submit a completed and signed application along with payment **PRIOR** to your event date.
- Coverage will only apply to those tournaments/events reported and approved prior to taking place.
- For liability limits above \$2,000,000, please contact us for a quote or visit us online for an immediate quote at www.sportsinsurance-kk.com. Please note we can only offer limits for \$5,000,000 and below.
- If your event date is canceled or postponed you must notify us, in writing, before your scheduled start date. Costs are 100% fully earned and non-refundable/non-transferrable once coverage begins.
- Changes can only be made by the Named Insured or their representative broker.

Step 2. What type of policy are you seeking? (Check which policy term applies)

Single Event policy only

Dates of coverage (include set-up and tear-down dates): ___/___/___ to ___/___/___

Annual policy (an annual term is good if you hold more than 3 events in a year)

Date you need your coverage to start: ___/___/___

If renewing, use the expiration date of your current coverage

Step 3. If you are requesting coverage to begin the same day you are sending in this application, you **MUST** answer the question below.

Are you, or any person or organization to be covered by this insurance, aware of any losses, accidents, or circumstances, occurring on this day, that might give rise to a claim under this insurance? Yes No

Step 4. Proceed to the next page

Please provide information on your event(s):

- Provide all information on a per event basis as requested below.
- If you have more than 4 events, please add additional copies of this page.
- Coverage may be subject to review and approval of additional information (e.g.: copy of your brochure or flyer)
- Maximum number of event days (including practice days), per event, is not to exceed a time frame of 14 days. Should your event last more than a time frame of 14 days, please contact us.

Coverage applies only to those tournaments/events reported and approved prior to taking place.

Event #1

Name of event: _____ Type of competition/sport(s): _____

Event date(s): ____/____/____ to ____/____/____

Dates of coverage (include set-up and tear-down): ____/____/____ to ____/____/____

Hours of event: _____ A.M. / P.M. to _____ A.M. / P.M.

Event location(s):

Venue name: _____

Venue address: _____

Age group of athletes: _____ Total number of athletes: _____

Average daily spectator attendance: _____ Total spectator attendance: _____

Event #2

Name of event: _____ Type of competition/sport(s): _____

Event date(s): ____/____/____ to ____/____/____

Dates of coverage (include set-up and tear-down): ____/____/____ to ____/____/____

Hours of event: _____ A.M. / P.M. to _____ A.M. / P.M.

Event location(s):

Venue name: _____

Venue address: _____

Age group of athletes: _____ Total number of athletes: _____

Average daily spectator attendance: _____ Total spectator attendance: _____

Event #3

Name of event: _____ Type of competition/sport(s): _____

Event date(s): ____/____/____ to ____/____/____

Dates of coverage (include set-up and tear-down): ____/____/____ to ____/____/____

Hours of event: _____ A.M. / P.M. to _____ A.M. / P.M.

Event location(s):

Venue name: _____

Venue address: _____

Age group of athletes: _____ Total number of athletes: _____

Average daily spectator attendance: _____ Total spectator attendance: _____

Event #4

Name of event: _____ Type of competition/sport(s): _____

Event date(s): ____/____/____ to ____/____/____

Dates of coverage (include set-up and tear-down): ____/____/____ to ____/____/____

Hours of event: _____ A.M. / P.M. to _____ A.M. / P.M.

Event location(s):

Venue name: _____

Venue address: _____

Age group of athletes: _____ Total number of athletes: _____

Average daily spectator attendance: _____ Total spectator attendance: _____

SINGLE EVENT PREMIUM CALCULATION

Use this calculation page if you are seeking coverage for a single event OR you have 3 events or less

Important Coverage and Calculation Information:

1. Use the rates below to calculate premium (refer to brochure for eligible sports/classifications). Premium is determined by applying the appropriate rate for the coverage option selected to the maximum amount of participants/spectators, per event. TBD cannot be accepted.
2. If you have multiple sports for a single tournament or event, please contact us for proper classifications.
3. If calculated premium is less than minimum (see chart below), use the minimum premium. Minimum premiums apply per event. Separate coverage documents will be issued for each event.

Sport Classification (refer to brochure)	\$1,000,000 CGL and LLP \$25,000 MPP (per participant, per event)	\$2,000,000 CGL and LLP \$25,000 MPP (per participant, per event)	\$1,000,000 CGL Only (per spectator, per event)	\$2,000,000 CGL Only (per spectator, per event)
	Option A	Option B	Option F	Option G
Class 1	\$1.64	\$2.08	.25	.38
Class 2	\$1.86	\$2.30	.25	.38
Class 3	\$2.17	\$2.61	.25	.38
Class 4*	\$2.35	\$2.79	.25	.38
Class 5	N/A	N/A	.25	.38
MINIMUM PREMIUMS				
Per Event	\$300.00	\$450.00	\$300.00	\$450.00

*\$1,000,000 / \$1,000,000 Limited Neurodegenerative Injury Coverage

PREMIUM CALCULATION									
Event # (from page 9)	Coverage Option (A, B, F or G)	Sport Class (1 - 5)	Rate (from above)	X	#of Participants or # of Spectators	=	Calculated Premium (per event)	Minimum Premium Per Event (from above)	Premium Due Per Event (whichever is the greater of calculated premium OR minimum premium)
			\$	X		=	\$	\$	\$ (a)
			\$	X		=	\$	\$	\$ (b)
			\$	X		=	\$	\$	\$ (c)
			\$	X		=	\$	\$	\$ (d)
			\$	X		=	\$	\$	\$ (e)
			\$	X		=	\$	\$	\$ (f)
			\$	X		=	\$	\$	\$ (g)
			\$	X		=	\$	\$	\$ (h)
			\$	X		=	\$	\$	\$ (i)
Total Liability Premium (add lines a through i)									\$

ANNUAL PREMIUM CALCULATION

Use this calculation page if you are seeking coverage for an annual coverage term OR if you have 4 or more events

Important Coverage and Calculation Information:

1. Use rates below to calculate premium (refer to brochure for eligible sports/classifications). Premium is determined by applying the appropriate rate for the coverage option selected to the maximum amount of participants/spectators, per event. TBD cannot be accepted.
2. If you have multiple sports for a single tournament or event, please contact us for proper classifications.
3. All events must carry the same liability limits.
4. Coverage applies only to those tournaments/events reported and approved prior to taking place. To add tournaments/events throughout the year, please contact us prior to the tournament/event start date.
5. If calculated premium is less than minimum (see chart below), use the minimum premium.

Sport Classification (refer to brochure)	\$1,000,000 CGL and LLP \$25,000 MPP (per participant, per event)	\$2,000,000 CGL and LLP \$25,000 MPP (per participant, per event)	\$1,000,000 CGL Only (per spectator, per event)	\$2,000,000 CGL Only (per spectator, per event)
	Option A	Option B	Option F	Option G
Class 1	\$1.64	\$2.08	.25	.38
Class 2	\$1.86	\$2.30	.25	.38
Class 3	\$2.17	\$2.61	.25	.38
Class 4*	\$2.35	\$2.79	.25	.38
Class 5	N/A	N/A	.25	.38
MINIMUM PREMIUMS				
Annual Coverage	\$1,000.00	\$1,500.00	\$1,000.00	\$1,500.00

*\$1,000,000/\$1,000,000 Limited Neurodegenerative Injury Coverage

PREMIUM CALCULATION								
Event # (from page 9)	Coverage Option (A, B, F or G)	Sport Class (1 - 5)	Rate (from above)	X	#of Participants or # of Spectators	=	Premium	
			\$	X		=	\$	
			\$	X		=	\$	
			\$	X		=	\$	
			\$	X		=	\$	
			\$	X		=	\$	
			\$	X		=	\$	
Calculated Premium (add premium lines above)							\$	(a)
Minimum Premium (from above chart)							\$	(b)
Total Liability Premium (greater amount from line a or b)							\$	

Ancillary Activities/Events Coverage - for separate admission charge and/or open to public activities/events
 Coverage is contingent upon underwriting review and approval of the following questionnaire.

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

Check here to confirm you have other coverage in place for ancillary activities/events
 (Note: We may ask for verification of coverage)

Ancillary Event#: _____ (Should you have more than one ancillary event, please complete separate pages for each event)

Check your type of event: (If not listed, please contact us for pre-approval)

- Auction Dinners or luncheons Awards presentations Picnics (no in or on water activities)
- Concert -other than heavy metal/screamo, electronic/techno, rap or hip-hop (call us for approval) Bake sale
- Other (subject to approval): _____

Name of ancillary event : _____

Dates of the event (include set-up and tear-down): ____/____/____ to ____/____/____

Date and hours of actual event ____/____/____ to ____/____/____ & _____ AM/PM to _____ AM/PM

Event location (name of facility): _____

Street address: _____ City: _____ State: _____ Zip: _____

- 1) Are overnight accommodations or camping facilities part of the event? Yes No
- 2) Is there a musical or entertainment performance at the event? Yes No
 If yes, please provide type of music/entertainment provided/performed: _____
- 3) Will this event feature any of the following activities? Yes No
 - Rides, amusement devices or inflatable recreational devices
 - Petting zoos or animals • Fireworks or pyrotechnics • Concessionaires, exhibitors or vendors

The exposures/activities listed above are not covered by this program and any resulting claims will be denied. If any of these activities are provided by a third party, you should require evidence of liability coverage (certificate of insurance) from the entity/organization naming you as an additional insured.

- 4) Alcoholic beverages (Select one):
 - Will not be allowed or available at the ancillary event/activity
 - None provided by the insured and/or only attendees allowed to bring their own alcoholic beverages (BYOB)
 - Will be sold at the event (e.g.: individual drinks are offered for sale for cash or with pre-purchased tickets)
 If sold, who holds the liquor license or permit? Insured Caterer or vendor Sponsor Facility
 - Will be furnished without a charge at the event. (e.g.: wine and beer are served for free; or event has \$100 admission fee and alcohol is served at the event for free)
 If furnished, is the insured required to obtain a liquor license? Yes No
 - Will be both sold and furnished at the event (e.g.: providing wine and beer for free, but also having a cash bar)
 If sold and furnished, who holds the liquor license or permit? Insured Caterer/vendor Facility Sponsor

Please Note: If Liquor Liability Coverage is desired please call us to inquire.

5) PREMIUM CALCULATION: (per event - limit must be the same as the tournament/event option)

Number of Total Attendees	Option 1 \$1,000,000 CGL Limits	Option 2 \$2,000,000 CGL Limits
1 - 250 Attendees	\$ 100.00	\$ 150.00
251 - 500 Attendees	\$ 200.00	\$ 300.00
501 - 750 Attendees	\$ 300.00	\$ 450.00
751 - 1500 Attendees	\$ 450.00	\$ 675.00
1,501 - 3,000 Attendees	\$ 750.00	\$ 1,125.00
3,001 + Attendees	Must be submitted separately and reviewed by underwriter for quote/rate and approval.	

Describe Type of Ancillary Activity/Event	Total Number of Attendees	Coverage Option 1 or 2 (must be same limits as event coverage from pages 10 or 11)	Premium From Chart Above
			\$

OPTIONAL COVERAGES PREMIUM CALCULATION

**Sexual Misconduct Liability Coverage OR
Abuse, Molestation or Harassment or Sexual Conduct Defense Costs Reimbursement**

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

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

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

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

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

6. Calculate premium:

<input type="radio"/> Option 1 - Sexual Misconduct Liability (\$250,000 each "Insured Event" limit/\$1,000,000 aggregate)					
CGL Program Option Purchased (check/calculate only one)	Rate	X	Total # of Participants or Spectators as Indicated on Page 10 or 11	=	Premium (\$150.00 minimum premium applies)
<input type="radio"/> Option A or <input type="radio"/> Option B	\$.17	X		=	\$
<input type="radio"/> Option F or <input type="radio"/> Option G	\$.05	X		=	\$
<input type="radio"/> Option: _____	\$ _____	X		=	\$
<input type="radio"/> Option 2 - Abuse, Molestation, Harassment or Sexual Conduct Defense Costs Reimbursement (\$100,000 limit)					\$100.00

NOTE: Sexual misconduct liability does not extend to separate ticketed and/or open-to-public ancillary activities/events

OPTIONAL COVERAGES PREMIUM CALCULATIONS CONTINUED

Once your enrollment form is approved, you will receive a Certificate of Insurance as evidence that coverage is bound. **Complete this section if you require additional certificates listing a facility, property owner or similar third-party as an additional insured on your policy. Provide a separate request for each additional certificate needed.**

Note: Please request all additional insureds needed for this policy term. Additional insureds from the expiring policy term will not be automatically renewed.

1. When is this certificate needed? : ____/____/____
2. This certificate is for: General Liability Coverage Ancillary Activity Events
3. What is the additional insured's relationship to you Sponsor Co-promoter
 Owner/manager/lessor of premises (facility or venue) Other (please identify/explain): _____
NOTE: The certificate holder will automatically be an Additional Insured for an Owner/manager/lessor, Sponsor or Co-Promoter relationship
4. Certificate holder/additional insured name: _____
Mailing address: _____
City: _____ State: _____ Zip: _____
5. Does the certificate holder/additional insured require any special wording or endorsements? Yes No
If yes, check all that apply: CG2026 Primary Waiver of subrogation Other (please explain): _____
NOTE: If you are not sure, please attach a copy of the insurance requirements/instructions you've received.
6. For specific events: Date(s) of event/activity: ____/____/____ to ____/____/____
Hours of event/activity: _____ A.M./P.M. to _____ A.M./P.M. Type of event/activity: _____
Name of event/activity: _____ Location of event/activity: _____

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.

The following notable exclusions are contained in the commercial general liability coverage provided by this program. 24-hour premises liability; Sexual abuse or sexual molestation (unless reported to, approved by us, and appropriate premium paid); Access or disclosure of confidential or personal information and data-related liability – with limited bodily injury exception; Ancillary activities that require a separate admission charge and is open to the public (unless optional coverage is purchased—attendance must be 3,000 or less); Asbestos and silicosis; Athletic or sports participants in: Box lacrosse, Broomball, Cheerleading (age 20 & over), Diving, Dodgeball, Drill/majorette team (age 20 & over), Gymnastics, Hurling, Ice hockey, Inline hockey, Inline skating (speed/racing), Judo, Karate, Lacrosse (age 20 & over), Martial arts, Powerlifting (age 20 & over), Ringette, Roller hockey (inline), Soccer (age 20 & over), Speed/racing skating (ice); Taekwondo, Takraw, Water hockey (age 20 & over), Water polo (age 20 & over), Weightlifting (age 20 & over); Cannabis; Certain computer-related losses; Commercial general liability standard exclusions (CG0001 04/13 edition); Communicable disease; Cryogenic chambers/therapy; Employment-related practices; ERISA; Events that last more than 14 days (not including set-up and tear-down), unless reported, approved, and the appropriate premium has been paid; Fireworks; Fungus; Heavy metal/screamo, electronic/techno, rap, hip-hop concerts/shows; Lead; Legal liability to participants for professional athletes and celebrity participants; Medical payments for participants for professional athletes and celebrity participants; Nuclear energy; Operation, ownership or management of any athletic facility or field, other than while being used for covered activities; Operations of independent concessionaires, exhibitors and vendors at your event; Perfluoroalkyl and polyfluoroalkyl substances (PFAS); Radioactive matter; Room and board liability; Specified recreational vehicles and activities: Aircraft/hot air balloon; Airport; Amusement devices (The ownership, operation, maintenance or use of: any device or equipment a person rides for enjoyment, including, but not limited to, any mechanical or non-mechanical ride, slide, water slide (including any ski or tow when used in connection with a water slide), moonwalk or moon bounce, bungee operation or equipment or inflatable recreational device. Amusement device also includes any vertical device or equipment used for climbing—either permanently affixed or temporarily erected. Amusement devices does not include any video arcade or computer game; Dunk tanks; Haunted attraction; Animals (injury or death to any animal; or injury death, or property damage caused by any animal owned, rented, or hired by you); Performer; Rodeo; Saddle animal; Snowmobile; Total pollution; Those operations listed as ineligible: Events involving animals other than service animals; Glow runs/color runs/similar type events or runs; Professional sports events, try-outs and training camps/clinics; College or university level championship events; CrossFit events/activities; Highland games; Mud runs/warrior runs/zombie runs, obstacle course runs/urbanathons (competitions, exhibitions or foot races that involve man-made obstacle courses, man-made mud pits, man-made slippery slopes, wall climbs or other similar man-made obstacles); Sanctioned USA Hockey tournaments and events; Virtual events/activities; Events in the following sport categories: Adventure races; Bandy; Biathlon; Billiards; Bobsled; Body boarding; Boxing; BMX biking; Canoe; Climbing; Cornhole; Cycling; Darts; Duathlons; Endurance races; Equestrian; Fishing (open water); Flex Football™ (age 20 & over); Tackle & contact football (age 20 & over); Hammer throw; Hang gliding; Hostelling; Inline (extreme/stunt/aggressive/free-style) skating; Jai alai; Javelin; Kayaking; Kite surfing; Luge (street); Marathons (26.2 miles or more); Mixed martial arts; Modern pentathlon; Mountain biking and/or hiking; Mountain boarding; Orienteering; Open-water events; Outrigging; Parachute; Parasailing; Polo (horse); Pond hockey; Rafting; Rodeo; Roller derby; Rowing/crew; Rugby; Sailing; Scuba diving; Shooting sports/events; Skateboarding; Skiing (snow or water); Sky diving; Sky surfing; Sled/Crew dog racing; Snow boarding; Snow surfing; Snorkeling; Sports parachuting; Streetball; Surfing (including boogie boards); Trampoline; Trapeze; Triathlon; Unicycling; Walking events; Wake boarding; Wind surfing; Wrestling (age 20 & over); Yachting

Surplus Lines Disclosure

The commercial general liability insurance policy is being placed in your home state as surplus lines coverage under the Nonadmitted Insurance Model Act. The insurer with which such policy is placed is not licensed in your home state and is not subject to its supervision. The insurer is an eligible Surplus Lines Insurer. Policies placed with eligible surplus lines insurers are not subject to the rate and form review of any Insurance Department and there is no protection afforded under the provision of any state insurance guaranty association for this policy.

Premium figures do not include surplus lines taxes and fees.

Please see the Member Certificate issued to you for important notices related to surplus lines insurance required by your home state and the exact amount of the applicable surplus lines taxes and fees.

The insurance company is rated A (Excellent) by AM Best Company with financial size category of XV (\$2 Billion or Greater)

PLEASE READ, COMPLETE #9 BELOW (if you do not wish to receive documents via email), AND SIGN ON PAGE 16

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.

Sadler & Company, Inc. (Sadler), 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 Sadler, 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: Sadler & Company, Inc., P.O. Box 5866, Columbia, SC 29250.
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.sadlersports.com.
9. DOCUMENT DELIVERY. After this enrollment form is approved, you will receive a certificate of insurance showing evidence that coverage has been bound. When submitted through an insurance agent or broker, this coverage document will only be delivered to them. Additional certificate requests will be issued to the same person. Providing an email address in this application will be deemed consent to us to deliver documents and communication to you electronically.

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

Fax to: _____ attn: _____

Mail to: _____ attn: _____

**Sadler & Company Inc. PO Box 5866, Columbia, SC 29250 Agent: John Sadler
(P) 800-622-7370 (F) 803-256-4017 Email: sport3@sadlersports.com**

Sadler & Company of SC, Inc. - AR (License #254179) D/B/A Sadler Insurance Agency - CA (License #0B57651 John Sadler Insurance Services - MA
Sadler Agency - NY (PC - 532473 and LA - 532473) / Sadler Insurance Agency - OK / Sadler & Company, Inc. - TX (License #194495)
Sadler and Company - VT (License #577)

READ AND SIGN.

IMPORTANT INFORMATION.

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. 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 and that this policy is 100% non-refundable/non-transferrable once coverage begins.

Applicant business/event name (from page 7): _____

Applicant or agent signature: _____ Date: _____

Printed name: _____ Title: _____

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

AGENTS: YOU MUST CONTINUE TO NEXT SECTION AND COMPLETE AGENT WARRANTY SECTION
Enrollments cannot be accepted unless this section is completed

AGENT INFORMATION

AGENTS: Please complete the information below.

Agency name: _____ Agent/contact name: _____

Agency complete mailing address: _____

Address City State Zip

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

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

I 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: _____

HOW TO OBTAIN COVERAGE

1. Remit the completed and signed enrollment form (pages 7-18), corresponding premium payment, and a copy of your tournament/event brochure form to: **Sadler & Company, Inc., PO Box 5866, Columbia, SC 29250-5866 or Fax: 1-803-256-4017 or email: sport3@sadlersports.com**
2. You will be notified by Sadler and Company, Inc., if for any reason, your submission to this insurance program is declined or determined to be ineligible for coverage and your premium payment will be returned.
3. If Sadler & Company, Inc., needs additional information or if there are any problems with your submission, **an email will be sent to the email address provided on the application.**
4. If your enrollment is accepted, Sadler & Company, Inc. will issue your coverage documents and a verification of coverage **email** will be sent to the email address provided on the application.
5. Please allow 6 business days for processing - we CANNOT rush your proof of coverage. If you need faster processing, apply online and you will have your coverage documents instantly.

Costs are 100% fully earned and non-refundable/non-transferrable once coverage begins.

Cancellations or changes must be reported prior to your scheduled start date and can only be made by the Named Insured.

No coverage will be deemed in effect until the accurate payment is received by the company or their representative, along with a fully completed enrollment form.

FINAL PAYMENT CALCULATION AND PAYMENT OPTIONS

(Certain operations are not eligible for coverage by this program and submissions with a premium of \$25,000 or more are subject to additional underwriting. We reserve the right to decline any request for coverage.)

Step 1: Applicant Business/Event Name from page 7 _____

Step 2: Enter Program Premiums:

Liability Premium (required coverage) from page 10 or 11 \$ _____ (a)

Single Event Policy or Annual Event Policy

Ancillary Activities/Event Premium (optional coverage) from page 12 \$ _____ (b)

Sexual Misconduct Coverage (optional coverage) from page 13 \$ _____ (c)

Defense Reimbursement Only or Liability Coverage

Step 3: Total (add lines a+b+c) \$ _____ (d)

Step 4: Calculate Surplus Lines/Stamping Fees - this is based on the Named Insured's state from page 7

NOTE: If your state is not specifically listed, use the last column labeled "All Other States". All States must calculate a surplus lines/stamping fee.

Insured's State	HI	IL	MI	MT	NV	NY	OK	UT	WY	All Other States
Surplus Line Tax	.0468	.035	.025	.0275	.035	.036	.06	.0425	.03	.025
Stamping Fee	N/A	.0004	N/A	N/A	.004	.0015	N/A	.0018	.00175	N/A
FINAL STATE RATE	.0468	.0354	.025	.0275	.039	.0375	.06	.0443	.03175	.025

Premium from Step 3 - \$ _____ (d) x **Final State Rate** from chart above \$ _____ = \$ _____ (e)

Step 5: Cost Total (add lines d + e) \$ _____ (f)

RPG Fee \$ 15.00 (g)

Step 6: Final Cost (add lines f + g) \$ _____

Step 7: Select Payment Option

ACH – this option is only available for purchases made 15 days or more prior to the effective date

Proceed to the next page to complete the ACH payment

Mail in Check – make check payable to Sadler & Company, Inc.

Sadler & Company Inc.
PO Box 5866
Columbia, SC 29250

Credit Card

Proceed to the next page to complete the credit card payment

PAYMENT OPTIONS

Applicant business/event name: _____ Effective date: _____

NOTE: This program is 100% fully earned at inception. Premium Finance payments cannot be accepted, unless the premium finance company agrees to the 100% fully earned policy.

PAY BY ACH (Bank Account): THIS OPTION IS ONLY AVAILABLE FOR PURCHASES MADE 15 DAYS OR MORE PRIOR TO THE EFFECTIVE DATE

• **E-mail** sport3@sadlersports.com

or

• **Fax** 1-803-256-4017

I (we) authorize Sadler & Company, Inc. to initiate a single electronic debit from the account shown below and have attached a voided copy of the check:

Name on Bank Account: _____ Bank Name: _____

Draft Amount : \$ _____ Checking, or Savings

Bank Routing Number* _____ Bank Account Number* _____

*See below for an explanation of where to locate these two sets of numbers on your bank check.

_____ Date: _____

Authorized Signature(s) - (Not required if authorization by phone)

_____ Date: _____

Authorized Signature(s) - (Not required if authorization by phone)

EXPLANATION OF CHECK NUMBERS

1. Bank Routing Number - This is a nine digit number separated by a bar and a colon |: 123456789 |:
2. Account Number - This number may appear as the second, first or third series of numbers. Please read carefully.
3. Check Number - Matches number in the upper right corner of check. NOT REQUIRED FOR ACH.

The diagram shows a check with the following fields: YOUR NAME (1234 Main Street, Anywhere, OH 00000), DATE (123), PAY TO THE ORDER OF, \$ (), and DOLLARS. Below the check, three boxes are labeled: 1. ROUTING NUMBER (044072324), 2. ACCOUNT NUMBER (000123456789), and 3. CHECK NUMBER (123).

PAY BY CREDIT CARD:

• **Fax only** 1-803-256-4017

VISA MASTERCARD DISCOVER AMERICAN EXPRESS

Card number: _____

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

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

Print name (as on card): _____

Cardholder signature: _____

Cardholder phone number: (____) _____

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

FRAUD WARNING

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.

NOTICE TO APPLICANTS: 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 ACT, WHICH IS A CRIME, AND MAY SUBJECT SUCH PERSON TO CRIMINAL AND CIVIL PENALTIES.

NOTICE TO ALABAMA APPLICANTS: 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.

NOTICE TO ARKANSAS, LOUISIANA, RHODE ISLAND, AND WEST VIRGINIA APPLICANTS: 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 FINES AND CONFINEMENT IN PRISON.

NOTICE TO COLORADO APPLICANTS: 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 AUTHORITIES.

NOTICE TO DISTRICT OF COLUMBIA APPLICANTS: 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.

NOTICE TO FLORIDA APPLICANTS: 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.

NOTICE TO KANSAS APPLICANTS: 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 THAT 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.

NOTICE TO KENTUCKY APPLICANTS: 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.

NOTICE TO MAINE APPLICANTS: 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 OR A DENIAL OF INSURANCE BENEFITS.

NOTICE TO MARYLAND APPLICANTS: ANY PERSON WHO KNOWINGLY OR WILLFULLY PRESENTS A FALSE OR FRAUDULENT CLAIM FOR PAYMENT OF A LOSS OR BENEFIT OR WHO 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.

NOTICE TO MINNESOTA APPLICANTS: A PERSON WHO FILES A CLAIM WITH INTENT TO DEFRAUD OR HELPS COMMIT A FRAUD AGAINST AN INSURER IS GUILTY OF A CRIME.

NOTICE TO NEW JERSEY APPLICANTS: ANY PERSON WHO INCLUDES ANY FALSE OR MISLEADING INFORMATION ON AN APPLICATION FOR AN INSURANCE POLICY IS SUBJECT TO CRIMINAL AND CIVIL PENALTIES.

NOTICE TO NEW MEXICO APPLICANTS: 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.

FRAUD WARNING (continued)

NOTICE TO NEW YORK APPLICANTS: 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.

NOTICE TO OHIO APPLICANTS: 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.

NOTICE TO OKLAHOMA APPLICANTS: 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.

NOTICE TO OREGON APPLICANTS: 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, MAY BE GUILTY OF A FRAUDULENT ACT, WHICH MAY BE A CRIME, AND MAY SUBJECT SUCH PERSON TO CRIMINAL AND CIVIL PENALTIES.

NOTICE TO PENNSYLVANIA APPLICANTS: 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.

NOTICE TO TENNESSEE, VIRGINIA AND WASHINGTON APPLICANTS: 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 INSURANCE BENEFITS.

NOTICE TO VERMONT APPLICANTS: 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.