

AMATEUR SPORTS TEAMS, LEAGUES AND ASSOCIATIONS

Insurance Program and Enrollment Form
This brochure is valid for effective dates from 3/1/24 through 2/28/25

Receive coverage immediately by purchasing online at www.sadlersports.com/amateur

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 carriers rated A (Excellent) 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).

- · Boating activities/sports
- Boxing
- Cheerleading (age 20 & over)
- Collegiate summer teams/ leagues/associations*
- 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
- Professional/Semi-Professional teams and leagues*
- Rugby
- Shooting sports
- Skateboarding
- Skiing (water or snow)
- Soccer (age 20 & over)*
- Strength and conditioning
- Tackle and contact football (age 20 & over)
- Umpire/Referee associations involved with any ineligible sports operations

*Contact us for available coverage options

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

- American Legion Baseball
- Babe Ruth/Cal Ripken Baseball
- Babe Ruth Softball
- · Pop Warner

- Soccer Association for Youth USA (SAY Soccer)
- · 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. Coverage is available in all states, except for Alaska and Rhode Island Applicants

- 2. If your sport is not listed, contact us for proper classification.
- 3. 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).
- 4. For Class C Sports you have the option to exclude coverage for brain injuries.

Class A Sports:

- Box lacrosse
- Broomball
- Diving
- Dodgeball
- Flex Football™ (age 20 & over)
- 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
- Cricket
- Dance team (age 19 & under)
- Drill team (age 19 & under)
- Flag & touch football
- Frisbee/Ultimate frisbee
- Golf
- Kickball
- Pickleball
- Running

- Softball
- Swimming
- **Tennis**
- Track & field
- 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
- Flex Football™ (age 19 & under)
- 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.

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. <u>Available for Class B & C sports only</u>.

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

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 Non-Owned Auto Liability – coverage which protects the insured against liability claims arising out of the maintenance or use of motor vehicles hired, leased, rented, or borrowed by the insured on a short-term basis, as well as coverage for those autos your organization does not own, lease, hire, rent or borrow that are used in conjunction with your operations. Coverage does not extend to the transporting of participants or to the use of multi-passenger vehicles (designed to carry 9 or more persons), 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	Option 1 Option 2				
Each Occurrence Limit	\$ 1,000,000	\$ 2,000,000	\$ 2,000,000			
General Aggregate Limit (Other than Products-completed Operations)	\$ 5,000,000	\$ 5,000,000	\$ 5,000,000			
Products-completed Operations Aggregate	\$ 1,000,000	\$ 2,000,000	\$ 2,000,000			
Personal and Advertising Injury Limit	\$ 1,000,000	\$ 2,000,000	\$ 2,000,000			
Damage to Premises Rented to You Limit (Fire Legal Liability)	\$ 1,000,000	\$ 1,000,000	\$ 1,000,000			
Medical Expense Limit (other than participants)	\$ 5,000	\$ 5,000	\$ 5,000			
Hired Auto Liability Limit	\$ 1,000,000	\$ 2,000,000	\$ 2,000,000			
Non-Owned Auto Liability Limit	\$ 1,000,000	\$ 2,000,000	\$ 2,000,000			

CLASS B & C SPORTS ALSO INCLUDE	Option 1	Option 2	Option 3
Professional Liability Limit	\$ 1,000,000	\$ 2,000,000	\$ 2,000,000
Legal Liability to Participants Limit (LLP)	\$ 1,000,000	\$ 2,000,000	\$ 2,000,000
Medical Payments for Participants (excess) \$100 per claim deductible applies	\$ 25,000	\$ 100,000	\$ 250,000

CLASS C SPORTS INCLUDE Limited Neurodegenerative Injury Coverage	
Neurodegenerative Injury limit/Aggregate limit	\$ 1,000,000 / \$ 1,000,000
Neurodegenerative Injury Supplementary Payments limit/Aggregate limit	\$ 1,000,000 / \$ 1,000,000

LIMITED NEURODEGENERATIVE INJURY COVERAGE - "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.

Please contact us for higher/different limit options or visit us online for an immediate quote.

OPTION 1 PROGRAM RATES AND MINIMUM PREMIUMS

Coverage is not available for Alaska and Rhode Island Applicants

CLASS A SPORTS				
Rates (per participant, per sport)	\$1,000,000 CGL Limit			
Ages – All Sports, All Ages, including Umpire & Referee Associations for Class A Sports	\$3.75			
Minimum Premium	\$300.00			

CLASS B SPORTS				
Rates (per participant, per sport)	\$1,000,000 CGL Limit, incl. LLP & Prof. Liab. \$25,000 Medical Payments for Part.			
Ages	12 & Under	20 & Over		
Baseball, t-ball	\$ 6.59	\$ 10.97	\$ 17.50	\$ 31.97
Basketball, Ultimate frisbee, Flag & touch football, Team handball, Running	\$ 6.34	\$ 7.58	\$ 15.85	\$ 21.35
Frisbee, Golf, Kickball, Tennis, Track & field, Swimming, Pickleball	\$ 6.04	\$ 6.04	\$ 6.04	\$ 6.04
Drill team, Dance team	\$ 6.76	\$ 8.19	\$ 17.78	N/A
Cricket, Squash	\$ 6.20	\$ 9.98	\$ 15.61	\$ 28.08
Water polo	\$ 7.77	\$ 8.93	\$ 10.78	Class A \$ 3.75
Softball	\$ 6.23	\$ 7.45	\$ 17.50	\$ 31.97
Umpire & referee associations for Class B Sports	\$ 9.21	\$ 9.21	\$ 9.21	\$ 9.21
Volleyball	\$ 6.41	\$ 6.41	\$ 6.41	\$ 6.41
Weightlifting	\$ 17.90	\$ 17.90	\$ 17.90	Class A \$ 3.75
Minimum Premium	\$ 300.00			

CLASS C SPORTS					
Rates (per participant, per sport)	\$1,000,000 CGL Limit, incl. LLP & Prof. Liab. \$25,000 Medical Payments for Part. With Limited Neurodegenerative Injury Coverage				
Ages	12 & 13 - 15 16 - 19 20 & Ove				
Deck/floor/street hockey, Field hockey, Roller hockey (quad)	\$ 7.09	\$ 8.33	\$ 16.60	\$ 22.10	
Cheerleading	\$ 7.51	\$ 8.94	\$ 18.53	N/A	
Lacrosse, Water hockey, Flex Football™	\$ 8.52	\$ 9.68	\$ 11.53	Class A \$ 3.75	
Soccer	\$ 9.16	\$ 10.50	\$ 12.66	N/A	
Tackle and contact football	\$ 24.95	\$ 44.10	\$ 58.91	N/A	
Wrestling	\$ 18.65	\$ 18.65	\$ 18.65	Class A \$ 3.75	
Umpire & referee associations for Class C Sports	\$ 9.96	\$ 9.96	\$ 9.96	\$ 9.96	
Minimum Premium	\$300.00				

OPTION 2 PROGRAM RATES AND MINIMUM PREMIUMS

Coverage is not available for Alaska and Rhode Island Applicants

CLASS A SPORT				
Rates (per participant, per sport) \$2,000,000 CGL Limit				
Ages – All Sports, All Ages, including Umpire & Referee Associations for Class A Sports	\$5.63			
Minimum Premium	\$400.00			

CLASS B SPORTS						
Rates (per participant, per sport)	\$2,000,000 CGL Limit incl. LLP & Prof. Lial \$100,000 Medical Payments for Part.					
Ages	12 & Under	20 & Over				
Baseball, t-ball	\$ 9.24	\$ 15.14	\$ 20.26	\$ 40.98		
Basketball, Ultimate frisbee, Flag & touch football, Team handball, Running	\$ 8.92	\$ 10.74	\$ 20.77	\$ 27.67		
Frisbee, Golf, Kickball, Tennis, Track & field, Swimming, Pickleball	\$ 8.51	\$ 8.51	\$ 8.51	\$ 8.51		
Drill team, Dance team	\$ 9.44	\$ 11.56	\$ 23.19	N/A		
Cricket, Squash	\$ 9.05	\$ 13.82	\$ 18.25	\$ 36.11		
Water polo	\$ 11.14	\$ 13.09	\$ 14.47	Class A \$ 5.63		
Softball	\$ 8.75	\$ 10.53	\$ 20.26	\$ 40.98		
Umpire & referee associations for Class B Sports	\$ 12.28	\$ 12.28	\$ 12.28	\$ 12.28		
Volleyball	\$ 8.98	\$ 8.98	\$ 8.98	\$ 8.98		
Weightlifting	\$ 23.94	\$ 23.94	\$ 23.94	Class A \$ 5.63		
Minimum Premium		\$ 400.00				

CLASS C SPORTS				
Rates (per participant, per sport)	\$2,000,000 CGL Limit incl. LLP & Prof. Liab. \$100,000 Medical Payments for Part. With Limited Neurodegenerative Injury Coverage			s for Part.
Ages	12 & 13 - 15 16 - 19 20 & Ove			
Deck/floor/street hockey, Field hockey, Roller hockey (quad)	\$10.04	\$11.86	\$21.89	\$28.79
Cheerleading	\$10.56	\$12.68	\$24.31	N/A
Lacrosse, Water hockey, Flex Football™	\$12.26	\$14.21	\$15.59	Class A \$5.63
Soccer	\$13.14	\$15.40	\$17.01	N/A
Tackle and contact football	\$33.44	\$59.67	\$76.67	N/A
Wrestling	\$25.06	\$25.06	\$25.06	Class A \$5.63
Umpire & referee associations for Class C Sports	\$13.40	\$13.40	\$13.40	\$13.40
Minimum Premium	\$400.00			

OPTION 3 PROGRAM RATES AND MINIMUM PREMIUMS

Coverage is not available for Alaska and Rhode Island Applicants

CLASS A SPORTS				
Rates (per participant, per sport)	\$2,000,000 CGL Limit			
Ages – All Sports, All Ages, including Umpire & Referee Associations for Class A Sports	\$5.63			
Minimum Premium	\$400.00			

CLASS B SPORTS					
Rates (per participant, per sport)	\$2,000,000 CGL Limit incl. LLP & Prof. Liab. \$250,000 Medical Payments for Part.				
Ages	12 & Under 13-15 16-19 20 &				
Baseball, t-ball	\$ 9.99	\$ 17.13	\$ 23.22	\$ 48.09	
Basketball, Ultimate frisbee, Flag & touch football, Team handball, Running	\$ 9.65	\$ 11.79	\$ 23.85	\$ 32.51	
Frisbee, Golf, Kickball, Tennis, Track & field, Swimming, Pickleball	\$ 9.60	\$ 9.60	\$ 9.60	\$ 9.60	
Drill team, Dance team	\$10.29	\$ 12.77	\$ 26.77	N/A	
Cricket, Squash	\$ 9.39	\$ 15.55	\$ 20.79	\$ 42.23	
Water polo	\$ 11.79	\$ 13.90	\$ 16.28	Class A \$ 5.63	
Softball	\$ 9.45	\$ 11.56	\$ 23.22	\$ 48.09	
Umpire & referee associations for Class B Sports	\$13.95	\$ 13.95	\$ 13.95	\$ 13.95	
Volleyball	\$ 10.22	\$ 10.22	\$ 10.22	\$ 10.22	
Weightlifting	\$ 27.64	\$ 27.64	\$ 27.64	Class A \$ 5.63	
Minimum Premium	\$ 400.00				

CLASS C SPOF	RTS				
Rates (per participant, per sport)	\$250,0	\$2,000,000 CGL Limit incl. LLP & Prof. Li \$250,000 Medical Payments for Part. With Limited Neurodegenerative Injury Covera			
Ages	12 & Under	13-15 16-19 20 & 0			
Deck/floor/street hockey, Field hockey, Roller hockey (quad)	\$ 10.77	\$ 12.91	\$ 24.97	\$ 33.63	
Cheerleading	\$ 11.41	\$ 13.89	\$ 27.89	N/A	
Lacrosse, Water hockey, Flex Football™	\$ 12.91	\$ 15.02	\$ 17.40	Class A \$ 5.63	
Soccer	\$ 13.89	\$ 16.35	\$ 19.12	N/A	
Tackle and contact football	\$ 37.54	\$ 68.97	\$ 89.38	N/A	
Wrestling	\$ 28.76	\$ 28.76	\$ 28.76	Class A \$ 5.63	
Umpire & referee associations for Class C Sports	\$ 15.07	\$ 15.07	\$ 15.07	\$ 15.07	
Minimum Premium		\$400.00			

EXCLUSIONS

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

- · 24-hour premises liability
- Sexual abuse or sexual molestation (unless reported to, approved by us, and appropriate premium paid)
- · All operations listed as ineligible
- Amusement devices (eg: rides, slides, inflatables, bungees, climbing walls, dunk tanks)
- Babysitting/child care services
- · Carnivals/festivals
- Communicable disease
- Concerts

- Cryogenic chambers/therapy
- Events involving gambling (eg: bingo, casino nights, poker, Texas hold'em tournaments)
- Events where alcoholic beverages are furnished or served by you, your employees or your "volunteer workers"
- Fireworks
- · Haunted attractions
- 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
- Perfluoroalkyl and Polyfluoroalkyl Substances (PFAS)
- Sports events/activities involving participants in sports other than those reported and for whom a premium has been paid
- · Transportation of participants

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, as well as review and approval from us, of the underwriting questions found on page 14.
- 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 Sexual Misconduct Liability (defense expense within limits) \$250,000 each "Insured Event" limit with a \$1,000,000 aggregate	\$0.75 Per participant (\$150.00 minimum premium)
Option 2 Abuse, Molestation, Harassment or Sexual Conduct Defense Costs Reimbursement - \$100,000 limit	\$100.00 (Flat rate)

OPTIONAL COVERAGES AVAILABLE (continued)

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

Must be 3 days or less, have 8 teams or less, have no more than 100 outside participants, and no more than 1000 spectators attending

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.

HOW TO OBTAIN COVERAGE

- 1. Remit the completed and signed enrollment form (page 9-20) and corresponding premium payment 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.

FREQUENTLY ASKED QUESTIONS

- 1. 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.
- 2. 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.

- 3. 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.
- 4. 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.

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

No. You will receive a certificate of insurance as proof of coverage. By applying for this insurance, you are applying for membership in the Sports, Leisure and Entertainment Risk Purchasing Group (RPG), a group formed and operating pursuant to the Liability Risk Retention Act of 1986 (15 USC 3901 et seg.). 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.

6. Do I have coverage for virtual training?

Coverage does extend to incidental virtual training provided by you (the named insured) to your clients/ members. The policy is intended to extend bodily injury coverage for training available to your clients/members only (through a private platform such as a password protected website or a closed Facebook group) - Coverage does not extend to any training material that is accessible to the general public.

Reasonable precautions should be taken when assessing potential new clients/members online, including but not limited to: health assessments, waivers/release forms, and interviews prior to instruction or training. We encourage you to consult with an attorney to consider special waiver/release agreements that will apply specifically to virtual training.

Virtual training/instruction does not extend to any training/instruction that includes gymnastic apparatuses, tumbling, or stunting (including pyramids), or in-water activities. We do not provide coverage for cyber liability, so if you are taking payment or collecting personal information online and it is compromised, there would be no coverage under the general liability policy.

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

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 3/1/24 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 9 20) with payment

Notes: Higher/different limit options are available. Visit www.sadlersports.com for an immediate quote. Coverage is not available for Alaska and Rhode Island Applicants

	Full legal name of business:
	Note: This is the name that will appear on your Certificate of Insurance. If your company is a Sole Proprietorship, then this will be your personal name or DBA.
AL FION	Applicant is a: O Sole Proprietorship O Limited Liability Co. O Corporation O Partnership O Other (describe):
F 전	Mailing address:
뿔줉	NY Applicants must provide a street address. PO Boxes cannot be accepted.
띘뎐	City: State: Zip:
S F	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 17 of the application for
	Electronic Disclosure and Consent)
	O I am a new account Start my coverage on this date// Coverage will begin the day after a completed and signed enrollment form with payment is received and approved by us,
	or on a later date you specified above.
10	O I am renewing my coverage Expiration date of current coverage// Renew my coverage on this date//
DATES	To avoid a coverage gap, please make sure you have submitted a completed and signed enrollment form with payment prior to your expiration date.
D'	NOTE: If you need coverage bound as of today , please read the statement below and confirm by checking the box that you have not had any losses. Please note, for coverage to be considered you MUST submit a completed and signed application submitted with payment. Submission of this form does not guarantee coverage. We reserve the right to decline requests.
	O I hereby certify that I, or any person or organization to be covered by this insurance, are not aware of any losses, accidents, or circumstances, occurring on this day that might give rise to a claim under this insurance.

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)

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1. F	Form of business:	O Not-for-profit organizatio	n O For-profit organiza	ation		
2. 7	O Association (an e	entity, usually not-for-profit, that exicipants of that sport. A fee is typic	ulated competition for multiple teams particip sts to further a particular sport, to protect the cally charged to become a member and form	e public inte	rest and the	ly
	NOTE: Class A sports	rage for all participants withir s exclude Professional Liabili e and Medical Payments for F	ty coverage, Legal Liability to	O Yes	s O No	
	and adult athletes (Cla	include both youth athletes (ass A sports) participating tog the Class A rate for all partic	· · · · · · · · · · · · · · · · · · ·	O Yes		′ .
5. <i>A</i>	_*	any of the following organizat a member of any of these orga	tions? (check those that apply) anizations			
	O American Legior	n Baseball	O World Adult Kickball Associa	tion (WAK	A®)	
	O Babe Ruth/Cal F		O Pop Warner	•	•	
	O Babe Ruth Softb	•	O Soccer Association for Youth	, USA (SA	Y Soccer)	
6.	Is there any form of p	player compensation or prize	money awarded for participation?	O Yes	O No	
7.	Are you a school san	ctioned sports team or leagu-	e?	O Yes	O No	
8.	Are you a gymnastics	s, martial arts, cheer or dance	e studio?	O Yes	O No	
9.	(This program ONLY	ry or a park and recreation div provides coverage for your n ns/leagues reported and appr	nunicipality or parks and recreation d	O Yes livision witl	○ No h	
10.	Are any of your activi	ities held on private residentia	al property?	O Yes	O No	
11.	Does the named insu	ured own or operate any pools	s?	O Yes	O No	
12.	Does the named insu	red own or have 24 hour res	ponsibility of a facility or field?	O Yes	O No	
			ered by this progam and any resulting cla ermine if other coverage options are avail		e denied. If you	
13.	enforced and include materials to participa including but not limit preparedness to keep consequences of the	s communication (in written on the parents and coaches abouted to information such as foot pathletes safe; understanding	g concussions and potential on symptoms and how to respond;	O Yes	O No	
14.	 Immediately removed Keeping the athle from a licensed plant 	oving the athlete from play or ste out of play or practice until hysician s liability waivers (informed co	they provide written clearance	O Yes O Yes	O No O No O No	

OPTION 1 PROGRAM PREMIUM CALCULATION

Coverage is not available for Alaska and Rhode Island Applicants

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.

Please contact us or visit us online for different liability or Medical Payments for Participant limits and/or deductibles.

Rates (per participant, all sports, all ages including Umpire & Referee Associations for Class A sports)
\$ 3.75

CLASS B SPORTS	Rates (per participant, per sport)					
Ages	12 & Under	13-15	16-19	20 & Over		
Baseball, t-ball	\$ 6.59	\$ 10.97	\$ 17.50	\$ 31.97		
Basketball, Ultimate frisbee, Flag & touch football, Team handball, Running	\$ 6.34	\$ 7.58	\$ 15.85	\$ 21.35		
Frisbee, Golf, Kickball, Tennis, Track & field, Swimming, Pickleball	\$ 6.04	\$ 6.04	\$ 6.04	\$ 6.04		
Drill team, Dance team	\$ 6.76	\$ 8.19	\$ 17.78	N/A		
Cricket, Squash	\$ 6.20	\$ 9.98	\$ 15.61	\$ 28.08		
Water polo	\$ 7.77	\$ 8.93	\$ 10.78	Class A \$ 3.75		
Softball	\$ 6.23	\$ 7.45	\$ 17.50	\$ 31.97		
Umpire & referee associations for Class B Sports	\$ 9.21	\$ 9.21	\$ 9.21	\$ 9.21		
Volleyball	\$ 6.41	\$ 6.41	\$ 6.41	\$ 6.41		
Weightlifting	\$ 17.90	\$ 17.90	\$ 17.90	Class A \$ 3.75		

CLASS C SPORTS	R	Rates (per participant, per sport)						
Ages	12 & Under							
Deck/floor/street hockey, Field hockey, Roller hockey (quad)	\$ 7.09	\$ 8.33	\$ 16.60	\$ 22.10				
Cheerleading	\$ 7.51	\$ 8.94	\$ 18.53	N/A				
Lacrosse, Water hockey, Flex Football™	\$ 8.52	\$ 9.68	\$ 11.53	Class A \$ 3.75				
Soccer	\$ 9.16	\$ 10.50	\$ 12.66	N/A				
Tackle and contact football	\$ 24.95	\$ 44.10	\$ 58.91	N/A				
Wrestling	\$ 18.65	\$ 18.65	\$ 18.65	Class A \$ 3.75				
Umpire & referee associations for Class C Sports	\$ 9.96	\$ 9.96	\$ 9.96	\$ 9.96				

Please select only one limit option to apply for all sports and age groups

NOTE: 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 (check sports class option)	Age Group of participants	# of part.	X	Rate	=	Premium	
	OA OB OC			Х	\$	=	\$	
	OA OB OC			Х	\$	=	\$	
	OA OB OC			Х	\$	=	\$	
	OA OB OC			Х	\$	=	\$	
For Umpire and Referee Associations - complete only the section below if you are an Umpire/Referee Association								
List the sport you umpire/referee	Class (check sports class option)	Age group of umpire/referees	# of members	X	Rate	=	Premium	

List the sport you umpire/referee	Class (check sports class option)	Age group of umpire/referees	# of members	X	Rate	=	Premium
	OA OB OC			Х	\$	=	\$
	OA OB OC			Х	\$	=	\$
Premium: (add all lines above)							

OPTION 2 PROGRAM PREMIUM CALCULATION Coverage is not available for Alaska and Rhode Island Applicants

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.

Please contact us or visit us online for different liability or Medical Payments for Participant limits and/or deductibles.

CLASS A SPORTS		Rates (per participant, all sports, all ages including Umpire & Referee Associations for Class A sports)								
						,	5.63			
CLASS B SPORTS			Rates	(per par	ticipant, a	all s	sports)			
Ages			12 &	& Under 13-			1	6-19)	20 & Over
Baseball, t-ball			\$ 9	9.24	\$ 15.	14	\$ 2	20.20	6	\$ 40.98
Basketball, Ultimate frisbee, Flag & touch football, Team handball, Running			\$	8.92	\$ 10.	74	\$ 2	20.7	7	\$ 27.67
Frisbee, Golf, Kickball, Tennis, Track & field, Swimming, Pickleball			\$ 8	3.51	\$ 8.	51	\$	8.51	1	\$ 8.51
Drill team, Dance team			\$ 9	9.44	\$ 11.	56	\$ 2	23.19	9	N/A
Cricket, Squash			\$ 9	9.05	\$ 13.	82	\$	18.2	5	\$ 36.11
Water polo			\$ 1	1.14	\$ 13.	09	\$	14.4	7	Class A \$ 5.63
Softball			\$ 8	3.75	\$ 10.	53	\$ 2	20.20	6	\$ 40.98
Umpire/referee assoc Class	B Sports		\$ 12	2.28	\$ 12.	28	\$	12.28	8	\$ 12.28
Volleyball			\$ 8	3.98	\$ 8.	98	\$	8.98	8	\$ 8.98
Weightlifting			\$ 23	3.94	\$ 23.	94	\$ 2	23.94	4	Class A \$ 5.63
CLASS C SPORTS			Rates (per participant, per sport)					rt)		
Ages				. & der	13 - 1	15	5 16 - 19 20 & Ove			20 & Over
Deck/floor/street hockey, Fiel	d hockey, Roller hockey (quad)		\$ 10	0.04	\$ 11.8	11.86		\$ 21.89		\$ 28.79
Cheerleading			\$ 10	0.56	\$ 12.6	\$ 12.68		\$ 24.31		N/A
Lacrosse, Water hockey, Flex	r Football™		\$ 12	2.26	\$ 14.2	\$ 14.21		\$ 15.59		Class A \$5.63
Soccer			\$ 13	3.14	\$ 15.40		\$ 1	7.01		N/A
Tackle and contact football			\$ 33	3.44	\$ 59.6	67	\$ 7	6.67	,	N/A
Wrestling			\$ 2	5.06	\$ 25.0	06	\$ 2	5.06	; (Class A \$5.63
Umpire/referee assoc Clas	es C Sports		\$ 13	3.40	\$ 13.4	40	\$ 13	3.40)	\$13.40
•	t option to apply for all sports and B or Class C participants on the same team		•	ass A rate	for all par	tici	pants. Class	A co	verage	will apply.
Sport	Class (check sports class option)	Age Gro particip		# of pa	art. X		Rate	=		Premium
	ОА ОВ ОС				X	\$		=	\$	
	OA OB OC				X	\$		=	\$	
	OA OB OC				X	\$		=	\$	
For Umpire and Referee Asse	ociations - complete only the section below	w if you are a	an Umpire	e/Referee	Association	on				
List the sport you umpire/referee	Class (check sports class option)	Age gro umpire/re		# o memb	X		Rate	=	Premium	
	OA OB OC				Х	\$		=	\$	
	OA OB OC				X	\$		=	\$	
Premium: (add all lines above	9)								\$	

OPTION 3 PROGRAM PREMIUM CALCULATION Coverage is not available for Alaska and Rhode Island Applicants

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.

Please contact us or visit us online for different liability or Medical Payments for Participant limits and/or deductibles.

	Rates (per participant, all sports, all ages including Umpire & Referee Associations for Class A sports)					
	\$ 5.63					

CLASS B SPORTS	Rates (per participant, all sports)					
Ages	12 & Under	13-15	16-19	20 & Over		
Baseball, t-ball	\$ 9.99	\$ 17.13	\$ 23.22	\$ 48.09		
Basketball, Ultimate frisbee, Flag & touch football, Team handball, Running	\$ 9.65	\$ 11.79	\$ 23.85	\$ 32.51		
Frisbee, Golf, Kickball, Tennis, Track & field, Swimming, Pickleball	\$ 9.60	\$ 9.60	\$ 9.60	\$ 9.60		
Drill team, Dance team	\$ 10.29	\$ 12.77	\$ 26.77	N/A		
Cricket, Squash	\$ 9.39	\$ 15.55	\$ 20.79	\$ 42.23		
Water polo	\$ 11.79	\$ 13.90	\$ 16.28	Class A \$ 5.63		
Softball	\$ 9.45	\$ 11.56	\$ 23.22	\$ 48.09		
Umpire/referee assoc Class B Sports	\$ 13.95	\$ 13.95	\$ 13.95	\$ 13.95		
Volleyball	\$ 10.22	\$ 10.22	\$ 10.22	\$ 10.22		
Weightlifting	\$ 27.64	\$ 27.64	\$ 27.64	Class A \$ 5.63		

CLASS C SPORTS	Rates (per p	articipant, per	sport)	
Ages	12 & Under	13 - 15	16 - 19	20 & Over
Deck/floor/street hockey, Field hockey, Roller hockey (quad)	\$ 10.77	\$ 12.91	\$ 24.97	\$ 33.63
Cheerleading	\$ 11.41	\$ 13.89	\$ 27.89	N/A
Lacrosse, Water hockey, Flex Football™	\$ 12.91	\$ 15.02	\$ 17.40	Class A \$ 5.63
Soccer	\$ 13.89	\$ 16.35	\$ 19.12	N/A
Tackle and contact football	\$ 37.54	\$ 68.97	\$ 89.38	N/A
Wrestling	\$ 28.76	\$ 28.76	\$ 28.76	Class A \$ 5.63
Umpire/referee assoc Class C Sports	\$ 15.07	\$ 15.07	\$ 15.07	\$ 15.07

Please select only one limit option to apply for all sports and age groups

NOTE: 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 (check sports class option)	Age Group of participants	# of part.	X	Rate	=	Premium
	OA OB OC			Х	\$	=	\$
	OA OB OC			Х	\$	=	\$
For Umpire and Referee Assoc	iations - complete only the section below	w if you are an Umpire	e/Referee Assoc	ciatio	n		
List the sport you umpire/referee	Class (check sports class option)	Age group of umpire/referees	# of members	X	Rate	=	Premium
	OA OB OC			Χ	\$	_	\$

Premium: (add all lines above)

OA OB OC

\$

Χ

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.

O Check here and skip	p this section if you de	o not want this covera	ge optio	n
Does your organization currently have en The term "Volunteers" means someone, inclu		-		
Have any claims, allegations or charges been made against you or your organiza If yes, please explain:			O Y tion?	es O No
Are you aware of any occurrences that c If yes please explain:	ould lead to a claim?		O Y	es O No
Do you, your organization or sanctioning in place regarding the prevention and mi				es O No
If yes, do they include: • How to recognize the signs of abus	e and molestation		ΟY	es O No
All known, alleged or suspected about		ported to law enforcemen	_	_
 Procedures are provided or availab governing body members 	· · · · · · · · · · · · · · · · · · ·			_
 No one-on-one situations allowed v 	vithout visibility by others	3	ΟY	es O No
 A supervision plan to monitor all pa access to secluded areas such as of 	rticipants at the facility/ev	vent site that also preven	s OY	
 A policy regarding appropriate and electronic communications with chil business activities 			and OY	es O No
Please complete the following questions controls used by your organization.	regarding employee, vol	lunteer, or independent co	ontractor	screening
Please Complete All Q	uestions		Volunto	ers/Independent
The term "Volunteers/Independent contractors" in the someone who exerts control over or supervises part	ticipants.			ontractors
Do you have employees and/or Volunteers/	Independent contractors		_	Yes O No
Are employee/volunteer/independent contra	I I		Yes O No	
If yes, does the application include question the individual has ever been convicted for physical violence or sex related offenses?	any crime involving	○ Yes ○ No	О	Yes O No
If yes, and applicant checks yes, do you re		○ Yes ○ No	0	Yes O No
Are background checks provided by a third If yes, do you reject an applicant with any		○ Yes ○ No		Yes O No
violence or sex related offenses?		O Yes O No	<u> </u>	Yes O No
Please explain any "No" responses to quest	tions asked in #5:			
6. Calculate premium				
Rates				
	\$0.75 x # of Part from	pg 11, 12, or 13	= \$)
O Option 1 Sexual Misconduct Liability (defense expense within limits)	Minimum Premium		= \$	3 150.00
\$250,000 each "Insured Event" limit/\$1,000,000 aggregate	Total Sexual Miscondu The total premium due is the premium or the minimum p	he greater of the calculated	= \$	3
Option 2 Abuse, Molestation, Harassment or Society Conduct Defense Costs Reimbursement		:	\$100.00	

The following notable 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); 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 lability – with limited bodily injury exception; Asbestos and silicosis; Babysitting/child care services; Cannabis; Carnivals/festivals; Certain computerrelated losses; Cheer and dance studios; Collegiate summer teams/leagues/associations; Commercial general liability standard exclusions (CG0001 04/13 edition); Communicable disease; Cryogenic chambers/therapy; Employment-related practices; ERISA; Events involving gambling (eg: bingo, casino nights, poker, Texas hold'em tournaments): Events where alcoholic beverages are furnished or served by you, your employees or your "volunteer workers"; Fireworks; Fungus; Gymnastics studios; Non-rostered participants at tournaments hosted by the enrolled member (unless optional coverage is purchased); Intercollegiate & Interscholastic teams, leagues and associations; Lead; Martial arts studios; Nuclear energy; 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; Perfluoroalkyl and polyfluoroalkyl substances (PFAS); Professional/semi-professional teams and leagues; Radioactive matter; 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 device does not include any video arcade or computer game or any device that is specifically designed for the training or instruction of the activity for which you are enrolled; Concerts; 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; Sports events/ activities involving participants in sports other than those reported and for whom premium has been paid; Total pollution; Transportation of athletes/participants; Use of multi-passenger vehicles; Athletic or sports participants in: Box lacrosse, Broomball, Diving, Dodgeball, Gymnastics, Hurling, Ice hockey, Inline hockey, Inline skating (speed), Flex Football™ (age 20 & over), Judo, Karate, Lacrosse (age 20 & over), Martial arts, Powerlifting (age 20 & over), Ringette, Roller hockey (inline), Speed skating (ice); 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); Those sports/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), Duathlon; 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 and/or hunting, Skateboarding, Skiing (snow or water), Sky diving, Sky surfing, Sled/crew 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, Umpire/Referee associations involved with any ineligible sports operations; Unicycling, Wake boarding, Wind surfing, Wrestling (professional), Yachting

COSTS ARE 100% FULLY EARNED AND NON-REFUNDABLE/NON-TRANSFERRABLE ONCE COVERAGE BEGINS.

COVERAGE IS CONTINGENT UPON RECEIPT OF PAYMENT AND A FULLY COMPLETED ENROLLMENT FORM.

NO COVERAGE WILL BE DEEMED IN EFFECT UNTIL THE ACCURATE PAYMENT IS RECEIVED BY THE COMPANY OR THEIR REPRESENTATIVE.

CANCELLATIONS/CHANGES CAN ONLY BE MADE BY THE NAMED INSURED.

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)

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.	L
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: O General Liability Coverage O Equipment & Contents/Inland Marine Coverage (if applicab	e)
O Hosted Tournament Coverage O Premises Liability for Sports Fields Coverage	
3. What is the additional insured's relationship to you? Owner/manager/lessor of premises (facility or venue) Osponsor Oco-promoter Lessor of equipment/contents (liability) Loss Payee (equipment/contents) Other (please identify/explain): Osports Governing Body NOTE: The certificate holder will automatically be an Additional Insured for an Owner/manager/lessor, Sponsor or Co-Promoter relations 4. Certificate holder/additional insured name: Mailing address: City: State: Zip:	
5. Does the certificate holder/additional insured require any special wording or endorsements? O Yes O No	
If yes, check all that apply: O CG2026 O Primary O Waiver of subrogation	
O Other (please explain):	_
NOTE: If you are not sure, please attach a copy of the insurance requirements/instructions you've received.	
If applicable:	
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:	
7. For Loss Payee: Type of equipment (please describe): Replacement cost value:	
The most common delay in certificate processing is caused by providing partial or incorrect name and/or instructions. Please check your request carefully before submitting.	

AGENTS:				
Please complete the information be	low.			
Agency name:		Agent/contact name:		
Agency complete mailing addres	ss:			
	Address	City	State	Zip
Agency telephone: ()		Agency fax: ()	
Agent/contact e-mail address: _			_ Tax I.D	
I represent and warrant as an insur agency licenses or permits to condi- represent and warrant that I current myself, my officers, and employees mentioned items.	uct insurance busine ly maintain errors a	ess in the state coverage for and omissions insurance with	this insured is b a minimum limi	peing written. I further t of \$1,000,000 for
I understand that agents do not have	e authority to issue	binders or a certificate of ins	surance on beha	alf of this program.
Agent signature:		Date:		

IMPORTANT INFORMATION

PLEASE READ, COMPLETE #9 BELOW, (if you do not wish to receive documents via email) AND SIGN ON PAGE 18

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 y	your preferred method of document delivery. O
O Fax to:	attn:
O Mail to:	attn:

IMPORTANT INFORMATION. PLEASE READ AND SIGN.

PLEASE READ AND SIGN BELOW

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

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

I further acknowledge that, I have reviewed all information provided with this enrollment form and understand the exclusions which apply, as well as the activities and operations for which coverage is not provided.

I understand that this enrollment provides the option for the organization to select General Liability/Medical Payments, Hosted Tournament Coverage and Premises Liability. However, Sadler offers other types of insurance policies that are not available on this online enrollment such as Directors and Office, Crime, Inland Marine, Workers' Compensation, Excess Liability, Property (building and contents), Event Cancellation, Cyber Risk, Business Auto, Professional Liability, etc. If I am interested in a quote for these other types of policies, I will need to inform Sadler in writing, sport3@sadlersports.com.

I understand that the premium is calculated per participant/per sport. If at any time during the policy year my organization adds additional players or additional sports, the additions must be reported in order for coverage to extend at the time of a claim? • Yes • No

COSTS ARE 100% FULLY EARNED AND NON-REFUNDABLE/NON-TRANSFERRABLE ONCE COVERAGE BEGINS.

Applicant business name (from page 9):	
Applicant or agent signature:	Date:
Printed name:	Title:

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

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

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.)

Ste	p 1: Applicant Bus	siness Na	me from	page 9							
Ste	p 2: Enter Program	m Premiu	ms:								
	Program	Liability	premium	(required	d coverag	je) from p	age 11, 1	2, or 13		\$	(a)
	Minimun	n Premiur	m							\$300	0.00 (b)
	(If the calc Premium,	ogram Lia ulated Prog the Total Pr ne (c) the th	ıram Liabilit ogram Liab	y Premium ility Premiu	is less thar m Due is th	e Minimum		premium (k	o)	\$	(c)
		/liscondu efense Re				- /	n page 14 overage	4		\$	(d)
Ste	p 3 Total (add lin	es c + d)								\$	(e)
Ste	P 4: Calculate Su NOTE: If you must calculate Insured's State	ur state is	not spec	cifically lis	sted, use						
	Surplus Line	0.400							2.425		
	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							N/A		
	FINAL STATE RATE	.0468	.0354	.025	.0275	.039	.0375	.06	.0443	.03175	.025
	Premium from Ste	ep 3 -\$		_(e) x <u>Fi</u> ı	nal State	Rate fro	m chart a	bove \$	=	\$	(f)
Ste	p 5: Liability Prem	ium Total	l (add line	es e + f)						\$ \$15	(g)
Ste	p 6: Cost Total (ad	dd lines f	+ g + h)							\$	
Ste	p 7: Select Payme	ent Ontion	า								
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 Fax 1-803-256-4017 I (we) authorize Sadler & Company, Inc. to initiate a sin have attached a voided copy of the check: 	ngle electronic debit from the account shown below and
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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.

NOTICETO 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 MAYBE GUILTY OF A CRIMINAL OFFENSE AND SUBJECT TO PENALTIES UNDER STATE LAW.