

PROGRAM DESCRIPTION

This program has been designed for individual U.S.-based entertainers and performers who work on an independent contractor basis as an historical reenactor performing and entertaining at local fairs and festivals. Coverages provided include important liability protection for the entertainer or performer for liability claims arising out of their operations including the sale of those items made by the entertainer or performer.

The following criteria must be met to be eligible for consideration of coverage under this program:

- Must be at least 18 years of age
- Annual gross income from the entertainer's or performer's activities cannot exceed \$100,000
- Must dress and/or speak in the historical era the entertainer or performer is representing

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

INELIGIBLE OPERATIONS

Entertainers and/or performers not eligible for this program include but are not limited to the following:

- Acrobatic/aerialist/circus performer
- Cosmetologist/beautician
- Escape artist
- Exotic dancer
- Fire handler
- Group acts or bands
- Henna/Mehndi artist
- Hypnotist
- Jousting
- Mascot (college, high school, professional)
- Model
- Permanent tattoo and/or body piercing artist
- Performer putting on an athletic exhibition
- Production/entertainment companies
- Professional Actor/actress
- Pyrotechnician
- Rap, hip-hop, alternative or techno musical entertainer/performer/DJ
- Strength performer
- Stripper
- Stunt performer
- Touring entertainer/performer

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 Shoff Darby Companies.

ELIGIBLE OPERATIONS

An individual that works on an independent contractor basis portraying a historical person by dressing in the era and/or speaking the language of the era.

EXCLUSIONS

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

- Abuse, molestation, harassment or sexual conduct
- Activities/events held on a boat and/or any event held on or in water
- All operations listed as ineligible
- Amusement devices (e.g.: rides, slides, inflatables, bungees, climbing walls, dunk tanks, mechanical bulls)
- Animals (injury or death to any animal or injury, death or property damage caused by your animal - limited small animals coverage is provided - see full exclusion on page 6)
- Asbestos
- Athletic activity
- Body surfing or mosh pits
- Employment-related practices
- Events hosted/organized by entertainer/performer/reenactor
- Fireworks (exclusion does not apply to flashboxes)
- Full body art and painting
- Fungi or bacteria
- Haunted attractions
- Historical battle re-enactments (actual event)
- Injury or damage arising out of in whole, or in part, live ammunition or bladed weapons
- Nuclear energy liability
- Ownership of a facility for performances
- Personal and advertising injury
- Use of any substance to paint or apply on the face or body that is not classified as non-toxic and/or manufactured using only FDA compliant ingredients
- Violation of statutes that govern emails, faxes, phone calls or other methods of operation

EASY WAYS TO ENROLL FOR COVERAGE



WEB For information and applications, visit us on-line at www.shoffdarby.com/entertainment

OR

Submit this enrollment form, with payment, to Shoff Darby.



E-MAIL ent@shoffdarby.com



FAX 1-203-445-2137



MAIL Shoff Darby Companies, Inc.
100 Technology Drive, Suite 200
Trumbull, CT 06611



QUESTIONS Call 1-800-840-7762

COVERAGES AND LIMITS

Coverages	Option 1	Option 2	Option 3	Option 4	Option 5	
Commercial General Liability Each Occurrence	Limits \$ 1,000,000	Limits \$ 2,000,000	Limits \$ 3,000,000	Limits \$ 4,000,000	Limits \$ 5,000,000	
General Aggregate (other than Products-completed Operations)	\$ 5,000,000	\$ 5,000,000	\$ 5,000,000	\$ 5,000,000	\$ 5,000,000	
Products-completed Operations Aggregate	\$ 1,000,000	\$ 2,000,000	\$ 3,000,000	\$ 4,000,000	\$ 5,000,000	
Personal and Advertising Injury	Excluded	Excluded	Excluded	Excluded	Excluded	
Legal Liability to Participants	\$ 1,000,000	\$ 2,000,000	\$ 3,000,000	\$ 4,000,000	\$ 5,000,000	
Damage to Premises Rented to You	\$ 1,000,000	\$ 1,000,000	\$ 1,000,000	\$ 1,000,000	\$ 1,000,000	
Medical Expense (other than participants)	\$ 5,000	\$ 5,000	\$ 5,000	\$ 5,000	\$ 5,000	
Medical Payments for Participants	\$ 5,000	\$ 5,000	\$ 5,000	\$ 5,000	\$ 5,000	
Cost (based on annual gross income)						
Reecactor whose operations include products being sold	\$30,000 or less	\$ 242.00	\$ 356.00	\$ 606.00	\$ 856.00	\$ 1,106.00
	\$30,001 - \$100,000	\$ 355.00	\$ 525.00	\$ 775.00	\$ 1,025.00	\$ 1,275.00
Reecactor whose operations DO NOT include products being sold	\$30,000 or less	\$ 221.00	\$ 324.00	\$ 574.00	\$ 824.00	\$ 1,074.00
	\$30,001 - \$100,000	\$ 324.00	\$ 479.00	\$ 729.00	\$ 979.00	\$ 1,229.00

*Cost includes premium and a \$15 risk purchasing annual administration fee.

Coverage provided under this program includes:

Commercial General Liability with Broadening Endorsment – coverage that protects the insured against liability claims for bodily injury and property damage arising out of their operations.

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

Medical Payments for Participants – coverage that pays the medical and dental expenses incurred by a participant when an accidental injury occurs while participating in your covered activities. The coverage is provided on a primary basis.

FREQUENTLY ASKED QUESTIONS

1. What name should be listed on enrollment form as the Named Insured?

Because this program provides coverage for the entertainer or performer as an individual, provide the full legal name of the entertainer/performer to be covered. If performing under a stage or other name, include that name on the “Doing Business As” line.

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

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

3. I have been asked by the facility/event where I will be working to add them as an additional insured to my policy. What does this mean and how do I do that?

An additional insured is an entity which has an insurable interest for claims arising out of your negligence as the named insured. Such possible entities are a landlord or sponsor. By providing an entity additional insured status they now are entitled to defense and indemnity (if policy limits have not been exhausted) under your policy with no responsibility for premium payments. You can add

an entity as an additional insured under the certificate request section of the enrollment form. Please remember to provide their complete name, address and relationship to you. All requests must be made in writing.

4. Will I receive a policy after submitting the enrollment form?

You will receive a certificate of insurance as proof of coverage. Coverage is offered exclusively through Sports, Leisure and Entertainment Risk Purchasing Group (RPG). The RPG receives a master policy from the company. Submission of this enrollment form confirms your desire to receive coverage through the RPG. Each member receives their own certificate of insurance as their evidence of coverage. The limits of insurance apply individually to each insured member organization-there are no shared limits of liability with any other members. A copy of the RPG master policy can be requested in writing to: Shoff Darby Companies, Inc., 100 Technology Drive, Suite 200 Trumbull, CT 06611.

**Enrollment Form
Entertainer and Performer-Reenactor Program**

Valid for effective dates from 4/1/18 through 3/31/19

Completion of this enrollment form confirms your desire to obtain insurance through the Sports, Leisure and Entertainment Risk Purchasing Group. A risk purchasing group (RPG) provides group purchasing power for similar risks resulting in potential advantageous coverage terms, competitive rates, risk management bulletins, and rewards for favorable group loss experience. An RPG administration fee may be charged. The submission of this enrollment form and/or the acceptance of payment does not guarantee coverage. Certain operations are not eligible for coverage by this program. We reserve the right to decline any request for coverage.

- TO AVOID PROCESSING DELAYS, PLEASE:**
- 1. Complete all sections (print legibly)**
 - 2. Sign and date where required**
 - 3. Remit completed enrollment form (pages 3-7) with payment**

**GENERAL
INFORMATION**

- I am a new account I am renewing my coverage

Individual's name (as it should appear on the policy): _____
First name Last name

Doing business as (DBA): _____
 (additional name(s) under which the named insured operates)

Mailing address: _____

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 6 of the application for Electronic Disclosure and Consent)

DATES

Coverage will begin the day after the completed enrollment form and premium are received and approved by Shoff Darby, or on a later date you specify below. (If renewing coverage, please provide the expiration date of your current policy.)

Start my coverage on this date: ____ / ____ / ____

**BUSINESS
INFORMATION**

1. Type of entertainer/performer (check all that apply):

- Actor portraying historical person Musician, singer or vocalist Story teller
 Craft/art vendor Genre of music + % of each: _____ Western performer
 Other (subject to approval), please describe: _____

2. Does your annual gross income as a reenactor exceed \$ 100,000? Yes No

3. Are you age 18 or older? Yes No

4. Do you own/operate your own facility and/or have employees/volunteers? Yes No

If yes, this program only provides coverage for your operations as an entertainer/performer/reenactor. It does not extend to your employees or anyone assisting or performing on your behalf, nor does it apply to the operation of the facility.

5. Do you conduct/perform operations outside the US? Yes No

If yes,

- How many times per year do you perform outside of the U.S.? _____
- What is the maximum number of consecutive days you will spend outside the U.S. for performances? _____

(Note: Coverage only applies if your responsibility to pay damages is determined in suit brought in the U.S.)

6. Do your performances/operations include any of the following: Yes No
- | | | |
|---------------------------|---|--|
| Amusement devices | Fire (fireworks, pyrotechnics) | Stunts and/or strength acts |
| Animals* | Full body art/painting | Permanent tattooing or body piercing |
| Athletic activity | Historical battle reenactments (actual event) | Weapons (live ammunition/bladed weapons) |
| Body surfing or mosh pits | Hot wax impressions | |
| Circus act | Hypnotism | |

Note: the exposures/activities listed above are not covered by this program and any resulting claims will be denied.
 *Limited small animal coverage is provided - see exclusion on page 7.

7. Do you use any substance to paint or apply on the face or body that is not classified as non-toxic and/or manufactured using only FDA ingredients? Yes No
8. Do you dress in period costumes and/or speak the period language? Yes No
9. If you are making a product, do you also sell it? Yes No
 If yes, please describe product: _____
10. Are any of the events where you perform part of a promoted tour? Yes No

All costs include a \$15 Annual Risk Purchasing group administration fee

Annual Income Reenactor whose operations include products being sold	Option 1 \$1,000,000 CGL Limit	Option 2 \$2,000,000 CGL Limit	Option 3 \$3,000,000 CGL Limit	Option 4 \$4,000,000 CGL Limit	Option 5 \$5,000,000 CGL Limit
\$30,000 or less	<input type="radio"/> \$ 242.00	<input type="radio"/> \$ 356.00	<input type="radio"/> \$ 606.00	<input type="radio"/> \$ 856.00	<input type="radio"/> \$ 1,106.00
\$30,001 - \$100,000	<input type="radio"/> \$ 355.00	<input type="radio"/> \$ 525.00	<input type="radio"/> \$ 775.00	<input type="radio"/> \$1,025.00	<input type="radio"/> \$ 1,275.00

Annual Income Reenactor whose operations DO NOT include products being sold	Option 1 \$1,000,000 CGL Limit	Option 2 \$2,000,000 CGL Limit	Option 3 \$3,000,000 CGL Limit	Option 4 \$4,000,000 CGL Limit	Option 5 \$5,000,000 CGL Limit
\$30,000 or less	<input type="radio"/> \$ 221.00	<input type="radio"/> \$ 324.00	<input type="radio"/> \$ 574.00	<input type="radio"/> \$ 824.00	<input type="radio"/> \$ 1,074.00
\$30,001 - \$100,000	<input type="radio"/> \$ 324.00	<input type="radio"/> \$ 479.00	<input type="radio"/> \$ 729.00	<input type="radio"/> \$ 979.00	<input type="radio"/> \$ 1,229.00

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

**Shoff Darby Companies, Inc. • 100 Technology Drive, Suite 200 • Trumbull, CT 06611 • 1-800-840-7762 • Fax 1-203-445-2137
 www.shoffdarby.com/entertainment**

Shoff Darby Companies, Inc. is a licensed insurance producer in all states (TX license #1542759), (CA license #OF23559)

You will receive a certificate showing evidence that coverage has been bound. Complete this section to request additional certificates. Provide separate requests for each additional certificate needed.

Note: Additional insureds are not automatically provided/issued per previous policy terms. You will need to request Additional Insureds that are needed for this policy term below.

Check the type of certificate you are requesting: Additional insured Evidence of coverage

Certificate holder information:

Entity name: _____ Mailing address: _____

City: _____ State: _____ Zip: _____

Relationship to named insured: Owner/lessor of premises Sponsor Co-promoter

Other (please identify/explain): _____

Other than being named on the certificate as an additional insured or certificate holder, does the person or organization require any special wording or endorsements? Yes No

If yes, check all that apply (**Check your request carefully before submitting. The most common delay in certificate processing is caused by providing a partial or incorrect name and/or instructions.**)

Form CG2026 Primary endorsement Waiver of subrogation Other (please explain): _____

Date certificate needed by: _____ / _____ / _____

If applicable:

For Specific event: 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: _____

Applicable in AL, AR, DC, LA, MD, NM, RI and WV

Any person who knowingly (or willfully)* presents a false or fraudulent claim for payment of a loss or benefit or knowingly (or willfully)* presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison. *Applies in MD Only.

Applicable in CO It is unlawful to knowingly provide false, incomplete, or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance and civil damages. Any insurance company or agent of an insurance company who knowingly provides false, incomplete, or misleading facts or information to a policyholder or claimant for the purpose of defrauding or attempting to defraud the policyholder or claimant with regard to a settlement or award payable from insurance proceeds shall be reported to the Colorado Division of Insurance within the Department of Regulatory Agencies.

Applicable in FL and OK Any person knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing any false, incomplete, or misleading information is guilty of a felony (of the third degree)*. *Applies in FL Only.

Applicable in KS Any person who knowingly and with intent to defraud, presents, causes to be presented or prepares with knowledge or belief that it will be presented to or by an insurer, purported insurer, broker or any agent thereof, any written, electronic, electronic impulse, facsimile, magnetic, oral, or telephonic communication or statement as part of, or in support of, an application

for the issuance of, or the rating of an insurance policy for personal or commercial insurance, or a claim for payment or other benefit pursuant to an insurance policy for commercial or personal insurance which such person knows to contain materially false information concerning any fact material thereto; or conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act.

Applicable in KY, NY, OH and PA Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties* (not to exceed five thousand dollars and the stated value of the claim for each such violation)*. *Applies in NY Only.

Applicable in ME, TN, VA and WA It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties (may)* include imprisonment, fines and denial of insurance benefits. *Applies in ME Only.

Applicable in NJ Any person who includes any false or misleading information on an application for an insurance policy is subject to criminal and civil penalties.

Applicable in OR Any person who knowingly and with intent to defraud or solicit another to defraud the insurer by submitting an application containing a false statement as to any material fact may be violating state law.

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

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.

Shoff Darby Companies (Shoff), 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 Shoff, 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 logging onto this website, or by mailing a written notice to: Shoff Darby Companies, Inc., 100 Technology Drive, Suite 200, Trumbull, CT 06611.
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 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.shoffdarby.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. Please select preferred method for document delivery. Providing an email address in this application will be deemed consent to us to deliver documents and communication to you electronically.

- E-mail to: _____ attn: _____
- Fax to: _____ attn: _____
- Mail to: _____ attn: _____
- _____

IMPORTANT INFORMATION. PLEASE READ AND SIGN.

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.

Applicant name (from page 3): _____

Applicant or agent signature: _____ **Date:** _____

Printed name: _____ **Title:** _____

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

IMPORTANT INFORMATION.

COVERAGE EXCLUSIONS

The following exclusions are contained in the commercial general liability coverage provided by this program. Abuse, molestation, harassment or sexual conduct; Activities/events held on a boat and/or any event held on or in water; Aircraft/hot air balloon; Airport; Amusement devices (The ownership, operation, maintenance or use of: any mechanical or non-mechanical ride, slide, or water slide, any inflatable recreational device, any bungee operation or equipment, any vertical device or equipment used for climbing-either permanently affixed or temporarily erected, or dunk tank. Amusement devices do not include any video or computer games); Animals (injury or death to, or injury, death or property damage caused by any animal owned, rented or hired by you. However, rabbits, doves, mice, hamsters, non-venomous/non-constricting snakes and dogs weighing less than 15 lbs. are covered for the liability arising out of the insured's operations that include the use of these animals); Asbestos; Athletic activity; Body surfing or mosh pits; Commercial general liability standard exclusions (CG0001 04/13 edition); Employment-related practices; Events hosted/organized by entertainer/performer; Fireworks (However, this exclusion does not apply to flashboxes. As used in this environment, flashboxes means a device used to create a visual effect along with an explosive noise and is induced electronically in a cylinder with no projectile, wadding or wrapping); Full body art and painting; Fungi or bacteria; Haunted attractions; Historical battle re-enactments (actual event); Hot wax impressions; Lead; Live ammunition or bladed weapons - this insurance does not apply to bodily injury, property damage or personal and advertising injury out of, in whole or in part, live ammunition or bladed weapons used or misused by any insured or any person for whom any insured is actually or allegedly legally liable; Nuclear energy liability; Ownership of a facility for performances; Performer (Injury or death to any performer or entertainer during any activity, event or exhibition including but not limited to any stunt, concert, show or theatrical event.); Personal and Advertising Injury; Rodeos; Saddle animals; Snowmobile; Use of any substance to paint or apply on the face or body that is not classified as non-toxic and/or manufactured using only FDA compliant ingredients; Violation of statutes that govern emails, faxes, phone calls or other methods of operation; Those operations listed as ineligible: Acrobatic/aerialist/circus performer; Actor/actress (professional); Cosmetologist/beautician; Escape artist; Exotic dancer; Fire handler; Group acts or bands; Henna/Mehndi artist; Hypnotist; Jousting; Mascot (college, high school, professional); Model; Entertainer or reenactor under the age of 18; Production/entertainment companies; Performer putting on an athletic exhibition; Permanent tattoo and/or body piercing artist; Pyrotechnician; Rap, hip-hop, alternative or techno musical entertainer/performer/DJ; Strength performer; Stripper; Stunt performer; Touring entertainer/performer.

PAYMENT INFORMATION

Payment Method

Once your application has been approved we will email you the payment link for confirmation of the premium due. You will then have the option to pay by e-check or credit card. We will be notified when the payment has been made and will issue your certificate and email that to you as well.

If you do not have email access, please mail your application to us with a check or money order payment made payable to Shoff Darby Companies. Please provide contact information so we can confirm acceptance of the application and that the proper payment has been received.