

# Shoff Darby **ACTIVITY AND SOCIAL CLUBS** Companies, Inc. Insurance Program and Enrollment Form

This brochure is valid for effective dates from 4/1/18 through 3/31/19

## PROGRAM DESCRIPTION

This program has been designed for U.S.-based clubs and or groups conducting youth or adult non-sport activities. Coverage provided includes important liability protection for the organization, including its employees and volunteers, for liability claims arising out of its operations. For those clubs or groups specifically reported to and approved by us, covered operations consist of your scheduled, sanctioned, organized and supervised activities in which your members participate and that are directly related to the specific common interest or goal for which the club or group is formed. Coverage is also provided for member activities such as meetings, registrations, parades in which you participate, picnics, banquets and ceremonies. Coverage for activities not related directly to the club's common interest must be pre-reported and approved by us.

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

## INELIGIBLE OPERATIONS

Operations not eligible for this program include, but are not limited to the following:

- Acrobatic or circus performing programs
- Addiction or illness support groups
- Boys and/or girls clubs
- Boy scouts or girl scouts
- Country clubs
- Dating clubs, programs or organizations
- Day care or adult before and/or after school care operations, latch key programs, babysitting or childcare clubs or programs
- Faith-based or religious studies
- Fitness clubs
- Fraternities or sororities
- Groups under the direction of a professional counselor or therapist
- Historical battle re-enactment groups
- Instruction in first aid, CPR or life-saving/life guarding
- Nutritional and weight loss programs
- Political, activist and/or governmental groups
- Programs dedicated to discipline, rehabilitation or behavior modification
- Programs or activities involving animals
- Programs or activities that involve weapons or firearms
- School accredited classes, programs or clubs
- Senior centers
- Sports teams, leagues or associations or sporting events/activities
- Vehicle owner clubs
- Veterans or military organizations (eg: American Legion, Elks, Moose, Knights of Columbus)
- Wine/beer/alcohol clubs

## ELIGIBLE OPERATIONS

The following types of operations/programs are eligible for this insurance program. This is not a complete list of eligible operations/programs. If your type of operation/program is not listed, please contact us for eligibility.

- Art
- Bird watching
- Book
- Calligraphy
- Collector
- Computers
- Cooking
- Craft making
- Cultural
- Game or card (non-gambling)
- Garden
- Genealogy
- History
- Needlework
- Puppetry
- Scrap booking

## EASY WAYS TO ENROLL FOR COVERAGE



WEB For information and applications, visit us on-line at [www.shoffdarby.com/entertainment](http://www.shoffdarby.com/entertainment)

OR

Submit this enrollment form, with payment, to Shoff Darby



E-MAIL [ent@shoffdarby.com](mailto: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**

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.

## EXCLUSIONS

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

- Abuse, molestation, harassment or sexual conduct
- All operations listed as ineligible
- Amusement devices (eg.: rides, slides, inflatables, bungees, or dunk tanks)
- Asbestos
- Employment-related practices
- Events where the insured is required to hold a liquor license or permit
- Events or activities hosted, sponsored or organized by the insured that are open to the public
- Fireworks
- Gambling activities or events
- Haunted attractions
- Hiking on ungroomed trails or orienteering
- In or on water activities
- Outside concessionaires and vendors in conjunction with your organization
- Operation, ownership or management of any facility or premises, other than while being used for covered activities
- Room and board liability
- Transportation of members/participants
- Violation of statutes that govern e-mails, faxes, phone calls or other methods of sending materials or information

## COVERAGES AND LIMITS

Coverages	Option 1	Option 2
<b>Commercial General Liability (CGL):</b>	<b>Limits</b>	<b>Limits</b>
Each Occurrence	\$ 1,000,000	\$ 2,000,000
General Aggregate (Other than Products-completed Operations)	\$ 5,000,000	\$ 5,000,000
Products-completed Operations Aggregate	\$ 1,000,000	\$ 2,000,000
Personal and Advertising Injury	\$ 1,000,000	\$ 2,000,000
Legal Liability to Participants	\$ 1,000,000	\$ 2,000,000
Professional Liability	\$ 1,000,000	\$ 2,000,000
Hired Auto and Employers' Nonownership Liability (not provided while in Hawaii)	\$ 1,000,000	\$ 2,000,000
Damage to Premises Rented to You (Fire Legal Liability)	\$ 1,000,000	\$ 1,000,000
Medical Expense (other than participants)	\$ 5,000	\$ 5,000
Medical Payments for Participants (excess) \$100 per claim deductible applies	\$ 25,000	\$ 25,000
<b>Rates</b> (per member/participant)	\$ 3.09	\$ 4.12
<b>Minimum Premiums</b>	\$ 300.00	\$ 375.00

**\* Contact us for higher liability limit options \***

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 damage arising out of premises, operations, products and completed operations and personal and advertising injury.

Additional or broadening coverages added with the broadening endorsement are:

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

## COVERAGES AND LIMITS CONTINUED

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

**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 activity.

**Medical Payments for Participants** – coverage which pays the medical and dental expenses incurred by a member/participant when an accidental injury occurs while participating in your covered 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.

**Hired Auto and Employers' Nonownership Liability** (not provided while in Hawaii)– coverage which protects the insured against liability claims arising out of the maintenance or use of motor vehicles hired or borrowed by the insured on a short-term basis, as well as coverage for those autos your organization does not own, lease, hire, rent or borrow that are used in conjunction with your operations. Coverage does not extend to the transporting of members/participants or to those vehicles that are rented, hired or borrowed on a long-term basis.

## OPTIONAL COVERAGES AVAILABLE

### Equipment and Contents Coverage (Inland Marine)

This provides coverage for direct loss or damage to your club equipment, supplies and small portable storage units that you own due to fire, theft, vandalism or other covered causes (subject to actual policy terms and conditions). You must insure the full replacement cost of all of your equipment and contents to avoid a co-insurance penalty at the time of loss. Should you add additional equipment or contents to your inventory, please contact us to have your insured value amended to avoid a co-insurance penalty.

Coverage Conditions:

1. Coverage is not available on a stand-alone basis. You must have commercial general liability coverage for your club with our Activity & Social Club RPG Insurance Program.
2. Coverage cannot be extended to cover non-structural glass or permanent structures.
3. Coverage will be effective the day after we receive the proper completed enrollment form with premium and will expire on the expiration date of your Activity & Social Club RPG Insurance Program.

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

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

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

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

Coverage Conditions:

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

Options	Rates
<b>Option 1 - \$1,000,000</b> Sexual Abuse or Sexual Molestation Liability	\$0.41 Per member/participant (\$150.00 minimum premium)
<b>Option 2 - \$100,000</b> Abuse, Molestation, Harassment or Sexual Conduct Defense Cost Reimbursement	\$100.00 (Flat rate)

## OPTIONAL COVERAGES AVAILABLE CONTINUED

### Directors' & Officers' Liability including Employment Practices Liability

This coverage provides important protection for clubs organized as not-for-profit corporations for claims arising out of allegations of errors, omissions, or wrongful acts committed by its directors, officers, employees or volunteers. Coverage responds to allegations of discrimination, wrongful dismissal, acts beyond granted authority, failure to deliver services and wrongful employment practices. Please contact us for additional information on this available optional coverage.

## FREQUENTLY ASKED QUESTIONS

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

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

**2. Our club has not held its registration and we are not sure how many members/participants we will have, how should I report my member/participant count?**

You should report the maximum number of members/participants expected during the year. Additional members/participants must be reported to us in writing.

**3. Our club is hosting an event involving outside members and/or attendees. Is coverage provided for this?**

Coverage would not extend to this type of event or activity. Please contact us for additional information on coverage options available.

**4. Does this coverage follow the members/participants wherever they go to participate?**

Coverage will follow the reported members/participants as long as they are participating in scheduled, organized and supervised activities that are directly related to the specific common interest or goal for which the club or group is formed, including events hosted by other organizations. Coverage does not apply to the transportation of members/participants.

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

You will receive a certificate of insurance as proof of coverage. Coverage is offered exclusively through Sports, Leisure and Entertainment 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.

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 5 - 11) with payment**

**GENERAL INFORMATION**

I am a new account                       I am renewing my coverage

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.

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

Mailing address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Contact name: \_\_\_\_\_ Phone: (\_\_\_\_\_) \_\_\_\_\_

Cell: (\_\_\_\_\_) \_\_\_\_\_ Fax: (\_\_\_\_\_) \_\_\_\_\_

E-mail: \_\_\_\_\_ Website: \_\_\_\_\_

**DATES**

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

Start my coverage on this date: \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_

**BUSINESS INFORMATION**

1. Form of business:    Not-for-profit club    For-profit club

2. Type of organization:  
 Individual club or group  
 Association (an entity, usually not-for-profit, which exists to further a particular activity or program, to protect the public interest and the interests of the memberships/participants of that activity or program. A fee is typically charged to become a member and formal rules/regulations are usually required and enforced) - **Please contact us for coverage options available.**

3. Are you seeking coverage for all members/participants within your club?                       Yes    No

4. Select all types of activities or operations that are being conducted:

<input type="radio"/> Art	<input type="radio"/> Collector	<input type="radio"/> Cultural	<input type="radio"/> History
<input type="radio"/> Bird watching	<input type="radio"/> Computers	<input type="radio"/> Game or card (non-gambling)	<input type="radio"/> Needlework
<input type="radio"/> Book	<input type="radio"/> Cooking	<input type="radio"/> Garden	<input type="radio"/> Puppetry
<input type="radio"/> Calligraphy	<input type="radio"/> Craft making	<input type="radio"/> Genealogy	<input type="radio"/> Scrap booking

Other - subject to approval by us (please describe): \_\_\_\_\_

5. Does the named insured own or have 24 hour responsibility of a facility?  Yes  No
6. Do you host, sponsor or organize any activities or events that are open to the public?  Yes  No
7. Does your club activities/operations include any of the following?  Yes  No
- Acrobatic or circus performing programs
  - Addiction or illness support groups
  - Dating programs
  - Day care or adult before and/or after school care operations, latch key programs, babysitting or childcare programs
  - Discipline, rehabilitation or behavior modification programs
  - Faith-based or religious studies
  - Groups under the direction of a professional counselor or therapist
  - Instruction in first aid, CPR or life-saving/life guarding
  - Nutritional and weight loss programs
  - Programs or activities involving animals
  - Programs or activities that involve weapons or firearms
  - Professional advice
  - School accredited classes, programs or clubs
  - Sporting events/activities
8. Is your club one of the following?  Yes  No
- Boys and/or girls club
  - Boy scouts or girl scouts club
  - Country club
  - Day care center (child and/or adult care)
  - Fitness club
  - Fraternity or sorority
  - Historical battle re-enactment group
  - Political, activist and/or governmental group
  - Senior center
  - Sports team, league or association
  - Vehicle owner club
  - Veterans or military organization
  - Wine/beer/alcohol clubs

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

Premium is determined by applying the appropriate rate for the coverage option selected to each individual member/participant and is subject to the minimum premium. Please select only one limit option to apply for all activities or operations. All of your members/participants are required to be reported in the premium calculation, and a list/roster may be requested as verification.

- Check here if a higher liability limit is needed. Limit requested: \$ \_\_\_\_\_**  
Higher liability limit options are available by contacting us.

Options	Option 1 \$1,000,000 CGL \$25,000 Med Pay	Option 2 \$2,000,000 CGL \$25,000 Med Pay
<b>Rates</b> (per member/participant)	\$ 3.09	\$ 4.12
<b>Minimum Premiums</b>	\$ 300.00	\$ 375.00

Activity/Operation	Coverage Option	Number of Members/Participants	X	Rate	=	Premium
			X	\$	=	\$
			X	\$	=	\$
			X	\$	=	\$
<b>Premium</b> (add all lines above)					\$	
<b>Minimum Premium:</b> Please enter your minimum premium					\$	
<b>Premium Due:</b> If the total calculated premium is less than the minimum premium, the total premium due is the minimum premium					\$	(A)

**Equipment and Contents Coverage (Inland Marine)**

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

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

**Step 1: Fill in the values to determine your total replacement cost amount for ALL locations**

**Individually list any items with values over \$5,000**

**Value**

_____	\$ _____
_____	\$ _____
_____	\$ _____

**Provide values for categories below**

(DO NOT include those values already shown above)

Club equipment/supplies (such as activity material and/or equipment) \$ \_\_\_\_\_

Portable units (not permanent structures) \$ \_\_\_\_\_

Misc. equipment - please describe: \_\_\_\_\_ \$ \_\_\_\_\_

\_\_\_\_\_

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

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

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

\_\_\_\_\_

2. Do you have a security system in place?  Yes  No

a. If yes, please describe: \_\_\_\_\_

3. Is any other operations, besides your own, or equipment of others stored in the same facility in which you store your equipment?  Yes  No

a. If yes, please describe: \_\_\_\_\_

4. Please attach a complete inventory list with values of each item

**Step 3: Calculate premium**

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

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

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

Check here and skip this section if you do not want this coverage option  
 Coverage is contingent upon underwriting review and approval of the following questionnaire.

1. Does your organization currently have employees, volunteers or require the presence of at least two adults when minors are present?  Yes  No
  
2. Have any claims, allegations or charges of abuse, molestation or sexual misconduct been made against you or your organization or anyone working on behalf of your organization?  Yes  No
  - a. Are you aware of any occurrences that could lead to a claim?  Yes  No

If yes to 2. or 2.a., please explain: \_\_\_\_\_
  
3. Do you, your organization or sanctioning/governing body have written procedures in place regarding the prevention and mitigation of abuse, molestation or sexual misconduct?  Yes  No
  - a. Do the procedures require that known or suspected abuse incidents must be reported to law enforcement?  Yes  No
  - b. Are written procedures provided or available to each employee, volunteer or sanctioning/governing body member?  Yes  No
  - c. Do the written procedures establish and require adherence to the "three person rule"? ("Three person rule" prohibits one adult from being alone with one youth. A second adult must be present, or there must be two or more youths with an adult.)  Yes  No

If no, do the procedures establish if and when exceptions to the "three person rule" are permissible as part of your operations/activities?  Yes  No
  
4. Please complete the following questions regarding employee and volunteer screening controls used by your organization.
  - Check here and skip the chart below if you have no employees or volunteers, but always require the presence of at least two adults whenever minors are present.

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

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

Rates	
<input type="radio"/> <b>Option 1 - \$1,000,000</b> Sexual Abuse or Sexual Molestation Liability	$\$0.41 \times \underline{\hspace{2cm}} = \$\underline{\hspace{2cm}}$ (E) Total # of member/participants from page 6 \$150.00 minimum premium applies
<input type="radio"/> <b>Option 2 - \$100,000</b> Abuse, Molestation, Harassment or Sexual Conduct Defense Cost Reimbursement	\$100.00 (E)



**TOTAL COST SUMMARY**

<b>Program Premium</b> (from page 6)	\$	(A)
<b>OPTIONAL COVERAGES:</b>		
Equipment and Contents Premium (from page 7)	\$	(B)
Sexual Abuse/Sexual Molestation Premium: (from page 8) <input type="radio"/> \$100,000 Defense Reimbursement Only OR <input type="radio"/> \$1,000,000 Liability Limit	\$	(C)
<b>Premium subtotal</b> (A + B + C = D)	\$	(D)
Risk Purchasing Group Administration Fee (Required)	\$ 15.00	(E)
<b>Total Cost Due</b> (D + E)	\$	

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

**CERTIFICATE REQUESTS**

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.

This certificate is for our:  Program coverage (commercial general liability)  Equipment and contents coverage

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

Certificate holder information:

Entity name: \_\_\_\_\_

Mailing address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

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

Lessor of equipment and contents  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: \_\_\_\_\_

For Equipment & contents/Loss payee:

Type of equipment (please describe): \_\_\_\_\_ Limit: \_\_\_\_\_

The following exclusions are contained in the commercial general liability coverage provided by this program. Abuse, molestation, harassment or sexual conduct (unless optional liability coverage is purchased; Activities or events hosted, sponsored or organized by the insured that are open to the public; 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 device does not include any video arcade or computer games or structures that are not designed to bounce on, slide on, ride on, or tunnel through); Animals (injury or death to, or injury, death or property damage caused by any animal owned, rented or hired by you); Asbestos; Commercial general liability standard exclusions (CG0001 04/13 edition); Employment-related practices; Events where the insured is required to hold a liquor license or permit; Fireworks; Fungi or bacteria; Gambling activities or events; Haunted attractions; Hiking on ungroomed trails or orienteering; In or on water activities; Lead; Nuclear energy liability; Operation, ownership or management of any facility or premises, other than while being used for covered activities; Outside concessionaires and vendors in conjunction with your organization; Performers; Rodeos; Room and board liability; Saddle animals; Snowmobile; Transportation of members/participants; Violation of statutes that govern e-mails, faxes, phone calls or other methods of sending materials or information; Those operations listed as ineligible: Acrobatic or circus performing programs, Addiction or illness support groups, Boys and/or girls clubs, Boy or girl scouts, Country clubs, Dating clubs, programs or organizations, Day care or adult before or after school care operations, latch key programs, babysitting or childcare clubs or programs, Faith-based or religious studies, Fitness clubs, Fraternities or sororities, Groups under the direction of a professional counselor or therapist, Historical battle re-enactment groups, Instruction in first aid, CPR or life saving/life guarding, Nutritional and weight loss programs, Political, activist and/or governmental groups, Programs dedicated to discipline, rehabilitation or behavioral modification, Programs or activities involving animals, Programs or activities that involve weapons or firearms, School accredited classes, programs or clubs, Senior centers, Sports teams, leagues or associations or sporting events/activities, Vehicle owner clubs, Veterans or military organizations, Wine/beer/alcohol clubs.

**Warranty, Compensation & Electronic Disclosure and Consent  
PLEASE READ, COMPLETE #9 BELOW, AND SIGN ON PAGE 11**

**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](http://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: \_\_\_\_\_

## 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. The information I provided on this enrollment form becomes a part of the insurance contract.

**Applicant name** (from page 5): \_\_\_\_\_

**Applicant or agent signature:** \_\_\_\_\_ **Date:** \_\_\_\_\_

**Printed name:** \_\_\_\_\_ **Title:** \_\_\_\_\_

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

GENERAL FRAUD STATEMENT

**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.

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.