

PROGRAM DESCRIPTION

This insurance program has been designed for organizers of short term special events that meet the following criteria:

- Total attendance is 12,000 or less*
- Maximum number of consecutive event days is 10 (not including set-up or tear down)
- Event is held at a single location
- Event must take place in the United States

* Please contact K&K if your event is over 12,000 in total attendance. We may have other coverage options.

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

INELIGIBLE OPERATIONS

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

- Activist rallies/marches/protests
- Air shows/events
- Animal obedience training
- Any events involving organized athletic events/competitions
- Any events and/or concerts – involving rap, hip-hop, heavy metal/screamo or techno/electronic
- Any events held on an airport premises
- Any events honoring national and/or local celebrities or professional athletes
- Any events involving in or on water activities
- Battle reenactments
- Bonfires
- Cannabis related events
- Christmas tree sales/lots
- Cinematography or photography events for commercial use
- Circuses
- Color party, foam party or raves
- Food eating contests
- Fraternity or sorority events (except alumni association off-site events that have been approved by us)
- Geocaching events
- Gun and/or knife shows
- Haunted attractions/events
- Health fairs/expositions
- Hunting, fishing and hiking events
- Mazes (corn, hay or fence)
- Parades (or any event involving a parade)
- Political events (except private fundraising auctions, benefits, dances, dinners)
- Pumpkin chuckin events
- Rodeos
- Seances
- Tailgating events (unless reported to and approved by us)
- Tractor pulls
- Union meetings
- Walks/running events**

ELIGIBLE OPERATIONS

The following event operations are eligible for this program. Please note, this is not a complete listing. If you do not see your event operation listed, please contact us for eligibility.

- After prom parties (school-sponsored event only)
- Auctions
- Award presentations
- Ball/dances
- Banquets
- Bar mitzvah or bat mitzvah
- Bazaars
- Benefits
- Billiard events/tournaments
- Bingo games (for charity/fundraising only)
- Book signings
- Card games/events (for charity/fundraising only)
- Car/motorcycle/RV/boat shows- static display only
- Car washes (for charity/fundraising only)
- Casino events (for charity/fundraising only)
- Celebrations (holiday, New Year)
- Chamber of commerce business events/mixers
- Charity events
- Chess events
- Christmas caroling (single location)
- Christmas lighting ceremony
- Concerts – other than rap, hip-hop, heavy metal/screamo or techno/electronic (call for approval)
- Conventions
- Debuts or debutante balls
- Dinners, luncheons or showers
- Direct selling consultant parties
- Easter egg hunts
- Farmers' markets
- Festivals
- Film screening or showings
- Flea markets or swap meets
- Food cooking contests
- Graduation ceremonies
- Job fairs
- Lectures/seminars/workshops
- Meetings
- Memorial services
- Pageants
- Parties
- Picnics (no in or on water activities)
- Poet or poetry readings
- Proms
- Quinceañeras
- Recitals (dance, music)
- Religious events
- Reunions
- Sales (bake, charity, consignment, estate, garage)
- School band or drill team competitions
- School carnivals (no rides/inflatables)
- Showers (baby, bridal, wedding)
- Shows (animals-arena setting only, antique, art, baby, business, collector, consumer, craft, fashion, flower, garden, home, stage, wedding)
- Social gatherings or receptions
- Speaking engagements
- Talent searches/shows - children only
- Telethons
- Theatrical performances or musicals
- Walking tours (garden, holiday, parade of homes, historical sites) - single location
- Wedding activities* (rehearsal, ceremony or reception)

* Please contact us for wedding event liability and event cancellation coverage.

** For walks and/or running events, please contact us for additional information.

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 (e.g.: rides, slides, inflatables, bungees, climbing walls, dunk tanks-does not apply to structures that are not designed to bounce on, slide on, ride on or tunnel through)
- Animals (injury or death to any animal or injury, death or property damage caused by your animal)
- Communicable disease
- E-commerce consulting
- Employment-related practices
- Events held at multiple locations (except for weddings)
- Events with over 12,000 in total attendance
- Fireworks
- Operations of concessionaires, exhibitors and/or vendors at your event
- Petting zoos
- Room and board liability/overnight camping
- Saddle animals
- 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	Option 3	Option 4	Option 5
Commercial General Liability	Limits	Limits	Limits	Limits	Limits
Each Occurrence	\$ 1,000,000	\$ 2,000,000	\$ 3,000,000	\$ 4,000,000	\$ 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	\$ 1,000,000	\$ 2,000,000	\$ 3,000,000	\$ 4,000,000	\$ 5,000,000
Damage to Premises Rented to You (Fire Legal Liability)	\$ 1,000,000	\$ 1,000,000	\$ 1,000,000	\$ 1,000,000	\$ 1,000,000
Medical Expense	\$ 5,000	\$ 5,000	\$ 5,000	\$ 5,000	\$ 5,000
Costs* - Invitation Only Event (single coverage day)					
Attendance of 1 - 200 (private events only) No alcohol at event	\$ 135	\$ 195	\$ 445	\$ 695	\$ 945
Attendance of 1 - 200 (private events only) Alcohol at event - host liquor included	\$ 185	\$ 270	\$ 520	\$ 770	\$ 1,020
Attendance of 201 - 500 (private events only) No alcohol at event	\$ 225	\$ 330	\$ 580	\$ 830	\$ 1,080
Attendance of 201 - 500 (private events only) Alcohol at event - host liquor included	\$ 275	\$ 405	\$ 655	\$ 905	\$ 1,155
Costs* - Open-to-the-Public/Ticketed Event (one or more coverage days)					
Attendance of 1 - 1,500	\$ 410	\$ 608	\$ 858	\$ 1,108	\$ 1,358
Attendance of 1,501 - 3,000	\$ 625	\$ 930	\$ 1,180	\$ 1,430	\$ 1,680
Attendance of 3,001 - 6,000	\$ 1,235	\$ 1,845	\$ 2,150	\$ 2,400	\$ 2,650
Attendance of 6,001 - 12,000	\$ 2,120	\$ 3,173	\$ 3,699	\$ 4,015	\$ 4,265

*Costs include premium and a \$15 risk purchasing group administration fee.

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

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

OPTIONAL COVERAGES AVAILABLE

Medical Expense

This option allows you to purchase additional limits above the \$5,000 of medical expense already included. Medical expense coverage includes payments for injuries sustained by the event attendees caused by an accident that takes place on the event premises. Injuries must be reported within one year of the accident. Premiums are based upon each \$5,000 increment up to an additional \$20,000

Attendance	1-1,500	1,501-3,000	3,001-6,000	6,001-12,000
Premium per \$5,000 Increment	\$ 75	\$ 150	\$ 300	\$ 600

OPTIONAL COVERAGES CONTINUED

Liquor Liability

Liquor liability coverage pays those sums that the insured becomes legally obligated to pay as damages because of bodily injury or property damage imposed on the insured by reason of the selling, serving or furnishing of any alcoholic beverage.

Coverage conditions:

1. Coverage is not available on a stand-alone basis. You must have commercial general liability coverage for your business organization with our Short Term Special Events RPG Insurance Program.
2. 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 Short Term Special Event Insurance Program.
3. Coverage is not available for Alabama, Iowa, Michigan or Vermont applicants.

Attendance	Location of Event	Option 1 \$500,000 Limit	Option 2 \$1,000,000 Limit
1 - 1,500	All states other than AL, IA, MI or VT	\$ 445	\$ 529
1,501 - 3,000	All states other than AL, IA, MI or VT	\$ 534	\$ 635
3,001 - 6,000	All states other than AL, IA, MI or VT	\$ 748	\$ 889
6,001 - 12,000	All states other than AL, IA, MI or VT	Referral to Company	Referral to Company

FREQUENTLY ASKED QUESTIONS

1. Who should be listed as the named insured?

The named insured should be the organization or the individual who is the organizer of the event. This would be the legal name of the organization or, if no legal entity exists, the name under which the organization operates (such as the name listed on marketing material or contracts). If an individual is hosting, please provide the individual's first and last name.

2. Am I able to buy this coverage if I am having an event at my own location/home?

Yes, as long as you meet eligibility requirements you may purchase coverage under this program. Please note that the purchasing of this policy may not eliminate any claims being presented/paid under any other policies. This policy could share losses with other applicable policies.

3. I have been asked by the facility that I am using for the event 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 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.

FOUR 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 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

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:**
- 1. Complete all sections (print legibly)**
 - 2. Sign and date where required**
 - 3. Remit completed enrollment form (pages 4-10) with payment**

GENERAL INFORMATION

☐ I am a new account

☐ I am renewing my coverage

Name of organization/individual hosting event: _____

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: _____

(By listing an email address, you are giving us permission to contact you by email about your policy. Refer to page 9 of the application for Electronic Disclosure and Consent)

BUSINESS INFORMATION

1. Are overnight accommodations or camping facilities part of the event? ☐ Yes ☐ No
 * If yes, is each attendee responsible for booking and paying for their own accommodations? ☐ Yes ☐ No ☐ N/A

2. Will this event feature any of the following activities? ☐ Yes ☐ No
- Rides, amusement devices or inflatable recreational devices
 - Petting zoos or animals • Fireworks or pyrotechnics • Concessionaires, exhibitors or vendors

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

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

4. Is this event held at multiple locations? ☐ Yes ☐ No
5. Is this event held annually? ☐ Yes ☐ No
6. Is there a musical or entertainment performance at the event? ☐ Yes ☐ No

If yes, please indicate the type of performer(s): _____

If a musical performer/DJ, please provide the type of music performed/provided: _____

For events with more than 3,000 in total attendance, please complete the following:

1. Who provides security for this event?
☐ City ☐ County ☐ State ☐ Employees ☐ Private Agency ☐ Private ☐ No Security in place

If security is provided:

a. Who contracts the security? ☐ Insured ☐ Facility

b. Is the security personnel for the event armed? ☐ Yes ☐ No

c. If a private agency, do they provide you with a Certificate of Insurance naming you as an additional insured? ☐ Yes ☐ No

2. Do you have any medical personnel onsite? ☐ Yes ☐ No

If no: Distance to the nearest hospital: _____ Response time in minutes: _____

3. Do you have a plan for your staff if it becomes necessary to evacuate the event site due to emergency or adverse weather? ☐ Yes ☐ No

4. Are daily inspections/walk throughs of the event premises conducted to address possible trip and fall or other hazardous exposures? ☐ Yes ☐ No

5. What is the name of your current insurance carrier(s) and the expiration date(s) of coverage?

Name(s): _____ Expiration date(s): _____

6. Is your current carrier non-renewing your coverage? ☐ Yes ☐ No

If yes, why? _____

7. Please list and describe any liability or medical claims that have been paid under your insurance coverage for the past three (3) years, including the amount paid. (If you have loss information, please provide a copy.)

COSTS ARE 100% 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.**

1. Name of event: _____
2. Type of event:
☐ Auction – Describe: _____ ☐ Ball/Dance – Describe: _____ ☐ Concert – Describe: _____
☐ Festival – Describe: _____ ☐ Fundraiser – Describe: _____ ☐ Sale – Describe: _____
☐ Show – Describe: _____ ☐ Other – Describe: _____
3. List activities at event: _____
4. Date(s) of coverage (including set-up and tear-down) ____ / ____ / ____ to ____ / ____ / ____
5. Event date(s) ____ / ____ / ____ to ____ / ____ / ____
6. Hours of event (including set-up and tear-down): ____ A.M./P.M. to ____ A.M./P.M.
7. Attendance: Average daily attendance _____ X Number of event days _____ = Total attendance _____
8. Event location Venue name: _____
 Venue address: _____
9. Is your event location:
 a. ☐ Indoors ☐ Outdoors
 b. ☐ Private residence ☐ Convention center ☐ Arena ☐ Stadium ☐ Hotel ☐ Fair grounds
☐ Liquor-licensed establishment ☐ Other (please describe): _____

Cost is determined by the total attendance (daily attendance multiplied by the number of event days). Please select an option based upon your total attendance of the event. NOTE: Costs include the premium and a \$15 risk purchasing group administration fee.

☐ **Invitation-Only Event (single day coverage)**

Attendance	Option 1 \$1,000,000 CGL	Option 2 \$2,000,000 CGL	Option 3 \$3,000,000 CGL	Option 4 \$4,000,000 CGL	Option 5 \$5,000,000 CGL
1 - 200 (no liquor at event)	<input type="radio"/> \$ 135	<input type="radio"/> \$ 195	<input type="radio"/> \$ 445	<input type="radio"/> \$ 695	<input type="radio"/> \$ 945
1 - 200 (liquor at event)	<input type="radio"/> \$ 185	<input type="radio"/> \$ 270	<input type="radio"/> \$ 520	<input type="radio"/> \$ 770	<input type="radio"/> \$ 1,020
201 - 500 (no liquor at event)	<input type="radio"/> \$ 225	<input type="radio"/> \$ 330	<input type="radio"/> \$ 580	<input type="radio"/> \$ 830	<input type="radio"/> \$ 1,080
201 - 500 (liquor at event)	<input type="radio"/> \$ 275	<input type="radio"/> \$ 405	<input type="radio"/> \$ 655	<input type="radio"/> \$ 905	<input type="radio"/> \$1,155

☐ **Open-to-the-Public Event/Ticketed Event and/or Multiple Coverage Days**

Attendance	Option 1 \$1,000,000 CGL	Option 2 \$2,000,000 CGL	Option 3 \$3,000,000 CGL	Option 4 \$4,000,000 CGL	Option 5 \$5,000,000 CGL
1 - 1,500	<input type="radio"/> \$ 410	<input type="radio"/> \$ 608	<input type="radio"/> \$ 858	<input type="radio"/> \$ 1,108	<input type="radio"/> \$ 1,358
1,501 - 3,000	<input type="radio"/> \$ 625	<input type="radio"/> \$ 930	<input type="radio"/> \$ 1,180	<input type="radio"/> \$ 1,430	<input type="radio"/> \$ 1,680
3,001 - 6,000	<input type="radio"/> \$ 1,235	<input type="radio"/> \$ 1,845	<input type="radio"/> \$ 2,150	<input type="radio"/> \$ 2,400	<input type="radio"/> \$ 2,650
6,001 - 12,000	<input type="radio"/> \$ 2,120	<input type="radio"/> \$ 3,173	<input type="radio"/> \$ 3,699	<input type="radio"/> \$ 4,015	<input type="radio"/> \$ 4,265

Liquor Liability (not available for AL, IA, MI, or VT applicants)

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

If liquor liability coverage is desired, please complete the following questions.

1. Is the named insured required to obtain a liquor license or permit? ☐ Yes ☐ No
 If yes: Please provide the name of the liquor license/permit holder: _____
 Please provide relationship to named insured: _____
 Please provide the liquor license/permit number: _____
2. Are alcoholic beverages (please select one):
☐ Sold? Provide the dollar value of alcoholic beverage sales _____ and food sales _____ at the event
☐ Included as a part of the admission charge?
☐ Served or furnished without a charge?
3. What types of alcoholic beverages are being sold/served? (please describe): _____
4. Have you ever been fined or had a liquor license/permit revoked or suspended? ☐ Yes ☐ No
5. Has any insurer cancelled or non-renewed your coverage during the past 3 years? ☐ Yes ☐ No
6. Are patrons allowed to carry alcoholic beverages onto the premises during your event? ☐ Yes ☐ No
7. Are alcoholic sales and consumption contained within a fixed and/or secured area? ☐ Yes ☐ No
8. Has at least one server at this event had formalized alcohol awareness training? ☐ Yes ☐ No
 If yes, please provide the type of training (e.g.: TIPs, TAMs, TABC): _____
9. Are ID's checked at the event? ☐ Yes ☐ No
10. Will alcohol stop being served/sold at least (1) hour prior to the end of the event? ☐ Yes ☐ No

Please select option based upon total attendance of the event and the location of the event.

Attendance	Location of Event	Option 1 \$500,000 Limit	Option 2 \$1,000,000 Limit
1 - 1,500	All states other than AL, IA, MI or VT	<input type="radio"/> \$ 445	<input type="radio"/> \$ 529
1,501 - 3,000	All states other than AL, IA, MI or VT	<input type="radio"/> \$ 534	<input type="radio"/> \$ 635
3,001 - 6,000	All states other than AL, IA, MI or VT	<input type="radio"/> \$ 748	<input type="radio"/> \$ 889
6,001 - 12,000	All states other than AL, IA, MI or VT	Referral to Company	Referral to Company

Additional Limits of Medical Expense

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

Please select an option based upon your attendance at the event.

Attendance	Additional \$5,000 Limit	Additional \$10,000 Limit	Additional \$15,000 Limit	Additional \$20,000 Limit
1 - 1,500	<input type="radio"/> \$ 75	<input type="radio"/> \$ 150	<input type="radio"/> \$ 225	<input type="radio"/> \$ 300
1,501 - 3,000	<input type="radio"/> \$ 150	<input type="radio"/> \$ 300	<input type="radio"/> \$ 450	<input type="radio"/> \$ 600
3,001 - 6,000	<input type="radio"/> \$ 300	<input type="radio"/> \$ 600	<input type="radio"/> \$ 900	<input type="radio"/> \$ 1,200
6,001 - 12,000	<input type="radio"/> \$ 600	<input type="radio"/> \$ 1,200	<input type="radio"/> \$ 1,800	<input type="radio"/> \$ 2,400

TOTAL COST SUMMARY

Program Cost - Commercial General Liability (Required Coverage) - from page 6	\$
Liquor Liability Premium (Optional Coverage) - from page 7	\$
Medical Expense Premium (Optional Coverage) - from page 7	\$
Total Cost Due - (add lines above)	\$

CERTIFICATE REQUESTS

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

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

When is this certificate needed? : ____/____/____

What is the additional insured's relationship to you?

- ☐ Owner/manager/lessor of premises (facility or venue) ☐ Sponsor ☐ Co-promoter
☐ Other (please identify/explain): _____

NOTE: The certificate holder will automatically be an Additional Insured for an Owner/manager/lessor, Sponsor or Co-Promoter relationship

Certificate holder/additional insured name: _____

Mailing address: _____

City: _____ State: _____ Zip: _____

Does the certificate holder/additional insured require any special wording or endorsements? ☐ Yes ☐ No

If yes, check all that apply: ☐ CG2026 ☐ Primary ☐ Waiver of subrogation

☐ Other (please explain): _____

NOTE: If you are not sure, please attach a copy of the insurance requirements/instructions you've received.

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.

COVERAGE EXCLUSIONS

The following exclusions are contained in the commercial general liability coverage provided by this program. Abuse, molestation, harassment or sexual conduct; Aircraft/hot air balloon; Airport; Amusement devices (the ownership, operation, maintenance or use of: any mechanical or non-mechanical ride, slide, water slide, any inflatable recreation 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 any animal, or injury, death or property damage caused by an animal owned, rented or hired by you); Asbestos; Communicable disease; Commercial general liability standard exclusions (CG0001 04/13 edition); E-commerce consulting; Employment-related practices; Events held outside the United States; Events held at multiple locations (except for weddings); Events with over 12,000 in total attendance; Fireworks; Fungi or bacteria; Lead; Nuclear energy liability; Operations of concessionaires, exhibitors and/or vendors at your event; Performers; Petting zoos; Room and board liability/overnight camping; Saddle animals; Snowmobile; Violation of statutes that govern e-mails, faxes, phone calls or other methods of sending material or information; Those operations listed as ineligible: Activist rallies/marches/protests; Air shows/events; Animal obedience training; Any events involving organized athletic events/competitions; Any events and/or concerts – involving rap, hip-hop, heavy metal/screamo or techno/electronic music; Any events held on an airport premises; Any events honoring national and/or local celebrities or professional athletes Any events involving in or on water activities; Any events providing overnight accommodations; Balloon festival; Battle reenactments; Bonfires; Cannabis related events; Christmas tree sales/lots; Cinematography or photography events for commercial use; Circuses; Color party, foam party or raves; Dance competitions; Food eating contests; Fraternity or sorority events (unless reported and approved by us); Geocaching events; Gun and/or knife shows; Haunted attractions/events; Health fairs/expositions; Hunting, fishing and hiking events; Mazes (corn, hay or fence); Events involving any motorized vehicle(s) in, or while in practice for, or while being prepared for, or while qualifying for, or while testing for any racing, speed, demolition, distance, or stunting activity; Parades (or any event involving a parade); Political events (except private fundraising auctions, benefits, dances, dinners); Pumpkin chuckin events; Rodeos (any rodeo activity including, but not limited to, bronco or bull riding, steer roping, team roping, barrel racing or horseback riding); Seances; Tailgating events (unless reported to and approved by us); Tractor pulls; Union meetings; Walks/running events.

Electronic Disclosure and Consent and Warranty
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, Inc. (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 shall be requested by me by faxing, emailing 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 emailing, faxing or 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 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. Providing an email address in this application will be deemed consent to us to deliver documents and communication to you electronically.

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

☐ Fax to: _____ attn: _____

☐ Mail to: _____ attn: _____

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

Organization/host name (from page 4): _____

Applicant signature: _____ **Date:** _____

Printed name: _____ **Title:** _____

IMPORTANT INFORMATION.

Applicable in AL

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.

Applicable in AR, LA, MD, 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 DC

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.

Applicable in FL

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.

Applicable in KY

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.

Applicable in ME, TN, 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 NM

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.

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 NY

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.

Applicable in OH

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.

Applicable in OK

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.

Applicable 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.

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.

Applicable in VA

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 benefits.

FRAUD APPS (2019/11)

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.