



# RECREATIONAL GENERAL APPLICANT INFORMATION

PLEASE READ EACH QUESTION CAREFULLY AND PROVIDE COMPLETE, TRUTHFUL AND ACCURATE RESPONSES. THE INFORMATION REQUESTED IN THIS APPLICATION IS IMPORTANT TO THE UNDERWRITING PROCESS. ANY MATERIAL MISREPRESENTATION MAY AFFECT THE INSURANCE POLICY ISSUED BASED ON THIS APPLICATION.

**APPLICANT NAME:**

(AS IT IS TO APPEAR ON POLICY INCLUDING DBA)

<b>FEIN</b>	<input type="checkbox"/> Corporation <input type="checkbox"/> LLC <input type="checkbox"/> Partnership <input type="checkbox"/> LLP <input type="checkbox"/> Individual <input type="checkbox"/> Other				
Mailing Address:					
Operations Address:					
Description of Operations:					
Inspection Contact:				Phone Number:	
Website Address:				E-Mail Address:	
Do you conduct any Operations or Businesses or Activities not covered under this application of insurance?					<input type="checkbox"/> Yes <input type="checkbox"/> No
If "yes", please describe:					
Proposed Effective Date:		Proposed Expiration Date:		Operating Season:	
Year operation opened:		Total Management Experience in this type of Operation:			
*** If a new Venture or Operation, <b>IT IS MANDATORY</b> to submit a Resume or a Summary of Qualifications ***					
Is this a new venture or operation?			<input type="checkbox"/> Yes <input type="checkbox"/> No		
Has Your Insurance Ever Been Cancelled or Non-Renewed?			<input type="checkbox"/> Yes <input type="checkbox"/> No		
If Yes - Please explain:					
Limits of Liability Required:	Per Occurrence:			Aggregate:	
Deductible per Claim	<input type="checkbox"/> \$500 <input type="checkbox"/> \$1000 <input type="checkbox"/> \$2500 <input type="checkbox"/> \$5000				

<b>Submission requirements for all Operations:</b>	
<input type="checkbox"/>	Copies of Brochures
<input type="checkbox"/>	Ropes Courses/Zip lines – Owned - Copy of the Latest Inspection with proof that all deficiencies were repaired
<input type="checkbox"/>	Safety Guidelines and/or Safety Program Manual Provided to your Staff
<input type="checkbox"/>	5 Years of Loss Runs from Prior Carriers

**GENERAL OPERATIONS INFORMATION**

1. Are all guests, clients, students required to sign a Release of Liability prior to participating in the activity?  Yes  No
2. Do you cross-check waiver signature with identity?  Yes  No
3. Do you require guests, clients, students to complete a health & physical fitness form or declare their fitness?  Yes  No
4. Are any operations conducted outside the United States?  Yes  No  
 If "yes", what % of receipts related to international operations:      % \_\_\_\_\_  
 Do you require Travel Accident/Medical coverage be purchased?  Yes  No  
 If "no", do you require participants to confirm that their health insurance carrier covers them internationally?  Yes  No
5. Do you check weather forecast/conditions prior to the commencement of any activities or trips to ensure client safety?  Yes  No
6. Do you hire concessionaires, independent contractors or subcontractors?  Yes  No  
 If "yes", for what activities or duties? \_\_\_\_\_  
 If "yes", do you obtain proof of insurance with additional insured status from them?  Yes  No
7. Do you provide on the job training or tryouts for individuals PRIOR to hiring them as employees?  Yes  No  
 If "yes", do you require them to sign a special waiver prior to allowing them to train or try out?  Yes  No
8. Do you have a formal written PROCEDURE & TRAINING manual for your operations?  Yes  No
9. Is there at least one supervisor, site manager, or employee on duty at all times that holds a CPR/1<sup>st</sup> Aid Certification?  Yes  No
10. Have you or any operators had their driver's license either revoked or suspended in the past 3 yrs?  Yes  No  
 If "yes", explain: \_\_\_\_\_
11. Do you report ALL INCIDENTS regardless of severity to your insurance company immediately?  Yes  No
12. Do you sell products that you manufacture, install or assemble?  Yes  No  
 If "yes", explain: \_\_\_\_\_
13. Are there any attractive nuisances on the premises (playgrounds, ponds, machinery, or other structures)?  Yes  No  
 If "yes", please list all: \_\_\_\_\_
14. In the last 5 years, have you been engaged or are presently engaged in a similar business operation under another business name?  Yes  No  
 If "yes", business name, start/end date, & location: \_\_\_\_\_
15. Are background checks completed on all employees?  Yes  No  
 If no, are background checks completed on employees who work with minors?  Yes  No
16. Are employees cross-checked on the National Sex Offender Registry?  Yes  No
17. Do you own or utilize any mobile equipment\* in your operation (e.g. golf carts, ATV's, tractors, etc.)?  Yes  No  
 If "yes", list mobile equipment: \_\_\_\_\_
18. Do you conduct any non-guided activities:  Yes  No  
 If "yes", provide details: \_\_\_\_\_
19. Do all guides always carry a communication device? (e.g. radio, cell phone, etc.)  Yes  No
20. Has any guided been involved in an incident which resulted in death or serious injury?  Yes  No  
 If "yes", provide details: \_\_\_\_\_
21. Are all guides licensed per your state or government agency's guidelines?  Yes  No

PRIOR CARRIER INFORMATION			
NAME OF COMPANY	POLICY DATES	PREMIUM	LOSSES

HAVE YOU HAD ANY INCIDENTS OR CLAIMS IN THE PAST 5 YEARS? <input type="checkbox"/> Yes / <input type="checkbox"/> No (If yes please provide details below)	
	\$
	\$
	\$

ADDITIONAL INSUREDS (As they are to appear on the Policy):					Check Here if None: <input type="checkbox"/>
Name	Address	Relationship to you	Excess Required	Occ Limit	Agg Limit
			<input type="checkbox"/> Yes <input type="checkbox"/> No		
			<input type="checkbox"/> Yes <input type="checkbox"/> No		
			<input type="checkbox"/> Yes <input type="checkbox"/> No		
			<input type="checkbox"/> Yes <input type="checkbox"/> No		

REVENUE BREAKDOWN FOR ALL ACTIVITIES	
Total Receipts for the Last 12 months:	All other receipts:
Explain Other Receipts:	
Estimated Receipts for the Next 12 Months:	All other receipts:
Explain Other Receipts:	

GUIDE & INSTRUCTOR QUALIFICATION INFORMATION – ALL ACTIVITIES – USE A SEPARATE SHEET IF NEEDED				
AGE	FULL NAME	YRS OF EXPER.	1ST AID & CPR?	OTHER APPLICABLE CERTIFICATIONS FOR EACH GUIDE

It is hereby agreed and understood that this application for insurance is subject to review by underwriting. Coverage is not bound until submission for insurance is accepted by First Flight Insurance Group, Inc., all signed forms are in place, AND the total required deposit premium has been paid in full. Coverage will be confirmed with a signed binder or policy, as issued by First Flight Insurance Group, Inc. No other entity or agent has the right to bind coverage or issue a binder or a certificate of insurance for coverages submitted under this application.

ANY PERSON WHO KNOWINGLY AND WITH INTENT TO DEFRAUD ANY INSURANCE COMPANY OR ANOTHER 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 THE PERSON TO CRIMINAL AND CIVIL PENALTIES.

\_\_\_\_\_ Date: \_\_\_\_\_  
Applicant's Signature

\_\_\_\_\_ Applicant's Title: \_\_\_\_\_  
Applicant's Printed Name

**AMUSEMENT CENTER**  
**INFLATABLES ARE EXCLUDED AND MUST BE COVERED ELSEWHERE**

**REVENUE BREAKDOWN FOR ALL ACTIVITIES**

TOTAL GROSS REVENUES FOR ALL ACTIVITIES: \$ \_\_\_\_\_

ALL OPERATIONS MUST BE DECLARED

ACTIVITIES COVERED	# OF UNITS	GROSS REVENUES	NO EXPOSURE
ARCADE GAMES			
BATTING CAGES			
BUMPER BOATS			
BUMPER CARS			
GO-KARTS			
KIDDIE RIDES – COIN OPERATED			
KIDDIE RIDES – MINIATURE TRAIN			
LASER TAG:			
MINATURE GOLF			
OTHER:			
OTHER			
INCIDENTAL OPERATIONS		GROSS REVENUES	NO EXPOSURE
CONCESSIONS			
RETAIL SALES OF MERCHANDISE			
RESTAURANT			
OTHER:			
OTHER:			
OTHER:			
OTHER:			

**GENERAL OPERATIONS INFORMATION**

1. Are there any docks?  Yes  No
  - 1a. If "yes", are they:  Owned or  Leased
2. Are parking facilities:  Owned or  Leased
3. Do you sponsor any sporting or social events?  Yes  No
4. Do you have a swimming pool?  Yes  No
  - 4a. If "yes", do you have diving boards? How many? \_\_\_\_\_  Yes  No
5. Are there any other water hazards or unfenced bodies of water?  Yes  No
6. Is alcohol served, sold or allowed on premises?  Yes  No
  - 6a. If "yes":  Sold  Served  BYO
  - 6b. If "yes", do you need liquor liability?  Yes  No
7. Do you provide babysitting / day care services?  Yes  No
8. Do you allow unaccompanied minors in your facility?  Yes  No

9. Do you offer transportation to or from your premises?  Yes  No
10. Are patrons required to walk across public roadway from parking area?  Yes  No
11. Is there an ATM on premises  Yes  No
- 11a. If "yes", is it:  Owned or  Leased
- 11b. If LEASED, are you named as an additional insured?  Yes  No
12. Does facility comply with current standards set by the American with Disabilities Act?  Yes  No
13. Are all rides inspected by a state agency?  Yes  No
14. Is security present during operating hours?  Yes  No
15. Is security present during non-operating hours?  Yes  No
- 15a. If "yes", to either is security:  Employees or  Independent Contractors
- 15b. If independent contractors, are you listed as an additional insured?  Yes  No
16. Are all activities supervised?  Yes  No

**IF YOU DO NOT CONDUCT AN ACTIVITY LISTED – PLEASE CHECK OFF THE "NO EXPOSURE" BOX**

**BUMPER BOATS  NO EXPOSURE**

1. Is the water area man made?  Yes  No
- 1a. If "no", describe: \_\_\_\_\_
- 1b. Depth of water and dimensions: \_\_\_\_\_
2. Do you require all participants to wear lifesaving equipment?  Yes  No
- 2a. If "no", please advise why: \_\_\_\_\_
3. Are boats inspected daily?  Yes  No
4. Describe how propellers are protected: \_\_\_\_\_
5. What is the minimum allowed: Age \_\_\_\_\_ Height \_\_\_\_\_
6. Number of boats: Adult \_\_\_\_\_ Kiddie \_\_\_\_\_

***PLEASE ATTACH SCHEDULE OF BOATS CONSISTING OF YEAR, MANUFACTURER, SERIAL #, # OF PASSENGERS***

**BUMPER CARS  NO EXPOSURE**

1. Are cars equipped with dash & headrest pad?  Yes  No
2. Are seat belts required?  Yes  No
- 2a. If "no", please Advise Why: \_\_\_\_\_
3. Are cars inspected daily?  Yes  No
4. Are rules posted in the open and enforced?  Yes  No
5. Are rules explained prior to starting of activity?  Yes  No
6. Are spectators restricted from floor area during activity?  Yes  No

***PLEASE ATTACH SCHEDULE OF CARS CONSISTING OF YEAR, MANUFACTURER, SERIAL #, # OF PASSENGERS***

**GO KART TRACK** NO EXPOSURE

1. Are there governors on the karts?  Yes  No
2. Can they be adjusted by the rider?  Yes  No
3. Are karts radio controlled from a central location?  Yes  No
4. Is there an emergency slow down or shut off switch?  Yes  No
5. Are rules posted in the open and enforced?  Yes  No
6. Are rules explained prior to starting of activity?  Yes  No
7. Is racing allowed?  Yes  No
8. Are pedals color coded?  Yes  No
9. Are participants allowed to bring their own karts?  Yes  No
10. Do karts have roll bars?  Yes  No
11. Do karts have bumper guards?  Yes  No
12. How often are karts maintained: \_\_\_\_\_  
12a. By Whom: \_\_\_\_\_
13. What is the minimum allowed: Age \_\_\_\_\_ Height \_\_\_\_\_
14. What is the maximum allowed: Individual kart Speed \_\_\_\_\_ Speed allowed on the track \_\_\_\_\_
15. What is the maximum number of Karts allowed on the track at one time: \_\_\_\_\_

***PLEASE ATTACH SCHEDULE OF KARTS CONSISTING OF YEAR, MANUFACTURER, MAX MPH, SERIAL #, # OF PASSENGERS***

**BATTING CAGES** NO EXPOSURE

1. Are the batting areas clearly marked for right handed and left-handed batters?  Yes  No
2. Are home plates clearly marked?  Yes  No
3. Are helmets and other safety equipment required to be worn?  Yes  No
4. Are machine velocities checked & calibrated?  Yes  No  
4a. By Whom? \_\_\_\_\_ How Often? \_\_\_\_\_
5. Do you keep records of maintenance?  Yes  No  
5A. If "yes", how long do you keep records? \_\_\_\_\_
6. What is the max pitching speed allowed? \_\_\_\_\_
7. Are batters able to alter the pitching speed?  Yes  No
8. What is the minimum allowed: Age \_\_\_\_\_ Height \_\_\_\_\_
9. How many people are allowed in the batting cage at one time? \_\_\_\_\_

**LASER TAG** NO EXPOSURE

1. Can the facility be locked?  Yes  No
2. Are participants allowed to bring their own equipment?  Yes  No
3. Is hand to hand combat allowed?  Yes  No
4. Are games refereed?  Yes  No
- 4a. By Whom? \_\_\_\_\_ Referee \_\_\_\_\_ : Participants \_\_\_\_\_
5. Are rules posted in the open and enforced?  Yes  No
6. Are rules explained prior to starting of activity?  Yes  No
7. Describe any barriers or obstacles: \_\_\_\_\_
8. Is playing area:  One Level or  Multi Level

**MINIATURE GOLF** NO EXPOSURE

1. Are moving parts safely guarded from participants?  Yes  No
2. Are rules posted in the open and enforced?  Yes  No
3. Describe walking surface: \_\_\_\_\_
4. Is playing area:  One Level or  Multi Level
5. Number of: Courses \_\_\_\_\_ Holes \_\_\_\_\_

**INDOOR CLIMBING WALL** NO EXPOSURE

1. How is gym access controlled? \_\_\_\_\_
2. How is climbing area monitored? \_\_\_\_\_
3. Who is allowed to climb on their own? \_\_\_\_\_
4. Describe check-in procedures: \_\_\_\_\_
5. When are spotters required? \_\_\_\_\_
6. When is safety testing done? \_\_\_\_\_
7. What does the safety test consist of? \_\_\_\_\_
8. What type of certification system is used: \_\_\_\_\_
9. What guidelines are used for participants with personal gear? \_\_\_\_\_
10. What type of landing surfaces are installed? \_\_\_\_\_
11. Who designed/built walls or other permanent structures? \_\_\_\_\_
12. Describe wall/equipment maintenance procedures and schedule and who is responsible: \_\_\_\_\_

13. Are belay tests given to everyone?  Yes  No

13a. If the participant fails the test, when can they take it again? \_\_\_\_\_

**ARCADE GAMES** NO EXPOSURE

1. List all games: \_\_\_\_\_  
 \_\_\_\_\_

**CONCESSIONS/RESTAURANT** NO EXPOSURE

1. Are grills and cooking surfaces protected by a fire suppression system per local / state codes?  Yes  No

1a. If "no", please describe the fire protection present: \_\_\_\_\_

2. How often are the filters and hoods cleaned? \_\_\_\_\_ By whom? \_\_\_\_\_

3. Are you in compliance with all state and local health codes with regards to food preparation and storage?  Yes  No

3a. If "no", please describe why: \_\_\_\_\_

4. Have you ever been cited for a health violation?  Yes  No

4a. If "yes", describe citation and how remedied: \_\_\_\_\_

**RETAIL SALES OF MERCHANDISE AND SOUVENIRS** NO EXPOSURE

1. Do you repair or sell used equipment?  Yes  No

1a. If "yes", do you have a warranty or guarantee or return policy that you provide? If Yes – Attach a Copy,  Yes  No

2. List any items you sell that are used / second hand: \_\_\_\_\_

**\*Please Note that Liquor Liability is a referral to the carrier and a separate supplemental application must be completed.**



**INDOOR CLIMBING WALL – MINIMUM ELIGIBILITY REQUIREMENTS – PLEASE READ CAREFULLY**  
**BY AFFIXING MY INITIALS, APPLICANT AGREES TO ADHERE TO EACH OF THE FOLLOWING MANDATORY REQUIREMENTS FOR BOTH OBTAINING AND MAINTAINING INSURANCE COVERAGE**  
**ADHERENCE TO THESE GUIDELINES IS MATERIAL TO THE ISSUANCE OF INSURANCE COVERAGE.**

**ALL OPERATIONS - ALL APPLICANTS MUST INITIAL STATEMENTS**  
**\*\*\* PLEASE READ EACH AND EVERY REQUIREMENT CAREFULLY \*\*\***

No.	Initials	Requirements
1		Participants shall be supervised at all times by an employee with suitable experience during all times that the facilities are in use.
2		A safety orientation and/or briefing shall be conducted for each participant that includes a description of the activity itself, the inherent dangers of the activity, safety precautions while underway and what to do in the event of an emergency or accident.
3		Prior to participation in an activity, each participant and / or passenger shall be required to sign the RELEASE OF LIABILITY, WAIVER OF CLAIMS, ASSUMPTION OF RISK AND INDEMNITY AGREEMENT and/or ACKNOWLEDGEMENT OF RISK FORMS (hereinafter "Release") provided and approved by the carrier. In the event a participant or passenger is less than 18 years of age, both the participant and their parent or legal guardian must sign the Release. All Releases must be held on file for a minimum of five (5) years.
4		Drugs and alcohol are prohibited. As such, you shall not allow any participant(s) to (a) participate when you know, suspect or believe that those individuals are or may be under the influence of alcohol or drugs (b) take or consume alcohol or drugs during the guided activities at any time.
5		All applicable State and Federal safety standards for the operations are to be followed at all times during activities. Each participant will wear applicable safety equipment.
6		You shall inspect all equipment / vehicles/ units / watercraft daily prior to the commencement of activities and make repairs where necessary to ensure your patron's safety. You will maintain and keep a written log of these inspections and repairs.
7		All incidents regardless of severity will be reported to the company immediately.
8		You shall, to the best of your ability, determine the client's physical ability to participate in the activity and ensure that they are properly attired for both the activity and the expected weather conditions.
9		Employees must be properly trained and experienced in the operations; on all activities and agree to enforce all eligibility requirements.
10		An industry accepted climbing helmet and safety equipment must be worn by all climbers.
11		All technical climbing equipment must be manufactured to standards similar to those established by the Union Internationale Des Associations d 'Alpinisme (IUAA). All other equipment must be purchased from a vendor that has significant knowledge of climbing equipment manufacturers.
12		Guide to Client ratio shall not exceed (1) Guide to (6) Clients.
13		Climbers must be at least 8 years of age on their last birthday or have reached the age as Designated by law, whichever is greater - Climbers under 18 must have a parent with them OR a properly signed waiver.

I understand that First Flight Insurance Group, Inc for the insuring carrier, shall be permitted but not obligated to inspect a proposed insured's, or an insured's, property and operations for underwriting purposes at any time. Neither the right to make an underwriting inspection nor the making thereof nor any report thereon shall constitute an undertaking, on behalf of or for the benefit of any insured, or other, to determine or warrant that such property or operations are safe or healthful, or in compliance with any standards, rules or regulations. Underwriting inspections when conducted are for the sole purpose of determining and/or improving the insurability of certain property and operations and not safety. I also understand that an insured is solely responsible for the safety of its facilities and operations and shall not rely upon any underwriting inspections to determine the safety of its facilities or operations and shall not diminish or forego its own safety practices and procedures.

**By signing this application below, you are attesting to the accuracy and completeness of the information being provided in response to the questions set forth above.**

\_\_\_\_\_  
 APPLICANT'S SIGNATURE & TITLE

\_\_\_\_\_  
 PRINTED NAME & TITLE

\_\_\_\_\_  
 DATE

# FIRST FLIGHT AND UNDERWRITERS ANTI-FRAUD STATEMENT

**THIS ANTI-FRAUD STATEMENT IS AN INTEGRAL PART OF YOUR APPLICATION FOR INSURANCE AND ANY INSURANCE POLICY THAT MAY BE ISSUED BASED ON THE INFORMATION PROVIDED. PLEASE READ THIS CAREFULLY**

A person commits a fraudulent insurance act if that person knowingly and with intent to defraud or deceive any insurance company or other person either (a) files an application for insurance or statement of claim containing any materially false information, or (b) conceals information concerning any material fact in order to obtain an insurance policy or benefit under an insurance policy. A fraudulent insurance act is a crime. (In Oregon, a fraudulent insurance act may be a crime.) First Flight Insurance Group, Inc. and the Underwriters shall pursue prosecution of any fraudulent insurance act to the fullest extent of the law.

For residents of Florida: Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement or claim or an application containing any false, incomplete or misleading information is guilty of a felony of the third degree.

For residents of New Jersey, Arkansas, and New Mexico: Any person who knowingly files a statement of claim containing any false or misleading information is subject to criminal and civil penalties. Any person who includes any false or misleading information on an application for an insurance policy is subject to criminal and civil penalties.

**FOR RESIDENTS OF CALIFORNIA: FOR YOUR PROTECTION, CALIFORNIA LAW REQUIRES THE FOLLOWING TO APPEAR ON THIS FORM: ANY PERSON WHO KNOWINGLY PRESENTS A FALSE OR FRAUDULENT CLAIM FOR THE PAYMENT OF A LOSS IS GUILTY OF A CRIME AND MAY BE SUBJECT TO FINES AND CONFINEMENT IN STATE PRISON.**

For residents of Colorado: 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 its agent who knowingly provides false, incomplete, or misleading information to a policyholder or claimant for the purpose of defrauding or attempting to defraud the policyholder or claimant with regard to an insurance settlement or award shall be reported to the Colorado Division of Insurance.

For residents of Louisiana: Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

For residents of New York: 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.

For residents of Pennsylvania: 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 a person to criminal and civil penalties.

For residents of Puerto Rico: Any person who knowingly and with the intent to defraud, presents false information in an insurance request form, or who presents, helps or has presented a fraudulent claim for the payment of a loss or other benefit, or presents more than one claim for the same damage or loss, will incur a felony, and upon conviction will be penalized for each violation with a fine no less than five thousand (5,000) dollars nor more than ten thousand (10,000) dollars, or imprisonment for a fixed term of three (3) years, or both penalties. If aggravated circumstances prevail, the fixed established imprisonment may be increased to a maximum of five (5) years; if attenuating circumstances prevail, it may be reduced to a minimum of two (2) years.

For residents of Virginia: It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines and denial of insurance benefits.

For residents of Washington: It is a crime to knowingly provide false, incomplete, or misleading information to insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines, and denial of insurance benefits.

**The undersigned acknowledges having read this Anti-Fraud Statement.**

Applicant \_\_\_\_\_

Date \_\_\_\_\_

## POLICYHOLDER DISCLOSURE NOTICE OF TERRORISM INSURANCE COVERAGE

You are hereby notified that under the Terrorism Risk Insurance Act of 2002, as amended ("TRIA"), that you now have a right to purchase insurance coverage for losses arising out of acts of terrorism, **as defined in Section 102(1) of the Act, as amended:** The term "act of terrorism" means any act that is certified by the Secretary of the Treasury, in consultation with the Secretary of Homeland Security and the Attorney General of the United States, to be an act of terrorism; to be a violent act or an act that is dangerous to human life, property, or infrastructure; to have resulted in damage within the United States, or outside the United States in the case of an air carrier or vessel or the premises of a United States mission; and to have been committed by an individual or individuals, as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion. Any coverage you purchase for "acts of terrorism" shall expire at 12:00 midnight December 31, 2020, the date on which the TRIA Program is scheduled to terminate, or the expiry date of the policy whichever occurs first, and shall not cover any losses or events which arise after the earlier of these dates.

YOU SHOULD KNOW THAT COVERAGE PROVIDED BY THIS POLICY FOR LOSSES CAUSED BY CERTIFIED ACTS OF TERRORISM IS PARTIALLY REIMBURSED BY THE UNITED STATES UNDER A FORMULA ESTABLISHED BY FEDERAL LAW. HOWEVER, YOUR POLICY MAY CONTAIN OTHER EXCLUSIONS WHICH MIGHT AFFECT YOUR COVERAGE, SUCH AS AN EXCLUSION FOR NUCLEAR EVENTS. UNDER THIS FORMULA, THE UNITED STATES PAYS 85% THROUGH 2015; 84% BEGINNING ON JANUARY 1, 2016; 83% BEGINNING ON JANUARY 1, 2017; 82% BEGINNING ON JANUARY 1, 2018; 81% BEGINNING ON JANUARY 1, 2019 AND 80% BEGINNING ON JANUARY 1, 2020; OF COVERED TERRORISM LOSSES EXCEEDING THE STATUTORILY ESTABLISHED DEDUCTIBLE PAID BY THE INSURER(S) PROVIDING THE COVERAGE. YOU SHOULD ALSO KNOW THAT THE TERRORISM RISK INSURANCE ACT, AS AMENDED, CONTAINS A USD100 BILLION CAP THAT LIMITS U.S. GOVERNMENT REIMBURSEMENT AS WELL AS INSURERS' LIABILITY FOR LOSSES RESULTING FROM CERTIFIED ACTS OF TERRORISM WHEN THE AMOUNT OF SUCH LOSSES IN ANY ONE CALENDAR YEAR EXCEEDS USD100 BILLION. IF THE AGGREGATE INSURED LOSSES FOR ALL INSURERS EXCEED USD100 BILLION, YOUR COVERAGE MAY BE REDUCED.

THE PREMIUM CHARGED FOR THIS COVERAGE IS PROVIDED BELOW AND DOES NOT INCLUDE ANY CHARGES FOR THE PORTION OF LOSS COVERED BY THE FEDERAL GOVERNMENT UNDER THE ACT.

**(YOU MUST CHECK ONE OF THE BOXES TO PURCHASE OR EXCLUDE TERRORISM COVERAGE)**

	I hereby <b>ELECT</b> to <b>PURCHASE</b> coverage for acts of terrorism for a prospective premium of <b>15% of premium quoted</b> .
	I hereby <b>ELECT</b> to have coverage for acts of terrorism <b>EXCLUDED</b> from my policy. I understand that I will have no coverage for losses arising from acts of terrorism.
<b>Policyholder/Applicant's Signature</b>	<b>DATE</b>
Print Name	<b>MULTIPLE</b> Syndicate on behalf of certain Underwriters at Lloyd's