



# 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

**CLUBS**

**REVENUE BREAKDOWN FOR ALL ACTIVITIES**

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

CLUBS	NUMBER OF MEMBERS	GROSS REVENUES	NO EXPOSURE
ATHLETIC or SPORTS			
BEACH CLUB			
BUSINESS or PROFESSIONAL			
CAMPING			
COUNTRY or GOLF			
EXERCISE & HEALTH			
FINANCIAL / INVESTING			
HUNTING - HUNT / SKEET / TRAP			
POLO			
RACQUET SPORTS & HANDBALL			
SNOW SPORTS			
SOCIAL SERVICES - CONSULTING			
SWIMMING			
WATER POLO			
WATER SPORTS			
OTHER:			
OTHER:			
OTHER:			

INCIDENTAL OPERATIONS	GROSS REVENUES	NO EXPOSURE
ACTIVITIES / EVENTS ON PREMISES WHERE PUBLIC IS ADMITTED FOR AN ADMISSION CHARGE		
CATERING OPERATIONS		
CONCESSIONS		
DONATIONS		
HALL RENTAL		
MEMBERSHIP FEES OR DUES		
RENTAL INCOME FROM PROPERTY LEASED TO OTHERS		
RESTAURANT		
OTHER:		
OTHER:		
OTHER:		
OTHER:		

**GENERAL OPERATIONS INFORMATION**

- 1. Type of Club or Organization       Civic    Service    Social
- 2. Is your Club or Organization:       For Profit    Not for Profit
- 3. Are your buildings from which you operate:       Owned OR    Leased
  - 3a. Square footage you occupy in buildings owned or leased by you: \_\_\_\_\_
  - 3b. Square footage used for hall rental: \_\_\_\_\_
  - 3c. Square footage you lease to others in buildings owned by you: \_\_\_\_\_
- 4. Do you lease land?  Yes    No
  - 4a. If "yes", number of acres: \_\_\_\_\_
- 5. Do you lease / rent buildings or premises to others?  Yes    No
  - 5a. If "yes", square footage you occupy in buildings owned or leased by you: \_\_\_\_\_
  - 5b. If "yes", square footage used for hall rental: \_\_\_\_\_
  - 5c. If "yes", square footage you lease to others in buildings owned by you: \_\_\_\_\_
- 6. Does the Club have a set of by-laws? **MANDATORY – Attach a copy**  Yes    No
- 7. Do club activities involve sponsorship or operation of "camps" for children or the mentally / physically challenged?  Yes    No
- 8. Describe purpose/goals of your Organization: \_\_\_\_\_  
\_\_\_\_\_

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- 9. Are there any playgrounds, ponds or other attractive nuisances?  Yes    No

SCHEDULE OF ALL CLUB PUBLIC ACTIVITIES OR EVENTS		
EVENT/ACTIVITY NAME	EVENT/ACTIVITY LOCATION	DATE

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

**CAMPING**  NO EXPOSURE

- 1. Total number of camping/ tent sites available: \_\_\_\_\_
- 2. Total number of RV spaces available: \_\_\_\_\_
  - 2a. Describe any utility hookups: \_\_\_\_\_
- 3. Total number of cabins available: \_\_\_\_\_
  - 3a. If Lodge – Number of Units: \_\_\_\_\_ Date Built: \_\_\_\_\_ Construction: \_\_\_\_\_
- 4. Do all cabins / lodge units have smoke alarms?  Yes  No
- 5. Are Individuals allowed to cook within the cabins?  Yes  No

**BINGO / “CASINO” NIGHTS**  NO EXPOSURE

- 1. Do you lease / rent buildings or premises to PUBLIC?  Yes  No
  - 1a. If “yes”, number of nights monthly: \_\_\_\_\_
  - 1b. If “yes”, average nightly attendance: \_\_\_\_\_

**WATERFRONT EXPOSURE**  NO EXPOSURE

- 1. Type of waterfront:  Lake  River  Ocean/Gulf  Other \_\_\_\_\_
  - 1a. If lake, number of acres: \_\_\_\_\_
- 2. Do you allow swimming?  Yes  No
  - 2a. If “yes”, are there lifeguards?  Yes  No

**SWIMMING**  NO EXPOSURE

- 1. Number Indoor: \_\_\_\_\_ Number Outdoor: \_\_\_\_\_
- 2. Number In-ground: \_\_\_\_\_ Number Above Ground: \_\_\_\_\_
- 3. Is there a Diving Board / Slide / Platforms?  Yes  No
  - 3a. If “yes”, Diving Board / Platform Height: \_\_\_\_\_ Slide Height: \_\_\_\_\_
- 4. If an outdoor pool, is it fenced with a self-latching gate?  Yes  No
- 5. Life-safety equipment available at pool side and certified lifeguard available when swimming is allowed?  Yes  No
- 6. Are all local and state rules & regulations regarding signage complied with?  Yes  No
- 7. Are all swimming pools & spas compliant with the Virginia Graeme Baker Pool and Spa Safety Act?  Yes  No
- 8. Are all local and state rules & regulations regarding pool/spa chemical monitoring and logging complied with?  Yes  No

- 1. How many parades do you participate in a year? \_\_\_\_\_
- 2. How many non-parade functions do you have in a year? \_\_\_\_\_
- 3. How many of your additional insured's need a waiver of subrogation? \_\_\_\_\_
- 4. How many of your additional insured's need primary and noncontributory wording? \_\_\_\_\_
- 5. Do you need Hired and Non-Owned Auto Coverage?  Yes  No
  - 5a. If "yes", are you listed as an AI on your towing company policy?  Yes  No
  - 5b. If "yes", does the towing company have policy limits of at least 1M?  Yes  No
- 6. Do you throw objects from your float? - **THIS IS EXCLUDED**  Yes  No
  - 6a. If "yes", list objects thrown? \_\_\_\_\_

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