



## MARTIAL ARTS STUDIO GENERAL LIABILITY AND PROPERTY APPLICATION

### SUBMISSION REQUIREMENTS

- Completed, signed, and dated PHLY Martial Arts Studio Supplemental application
- Currently valued insurance company loss runs for the current policy period plus three (3) prior years. If none, a No Loss Letter is required.
- Website information
- Copy of your Hold Harmless Agreement and Sparring Rules
- Copy of Resume if in business less than three (3) years

### BROKER INFORMATION

Agency name:

Broker/PIC Rep/Contact:

Address:

City:

Phone:

Fax:

State:

Zip Code:

E-mail:

### GENERAL INFORMATION

Legal Business Name:

Doing business as (DBA):

Insured's Name:

Contact Name:

Business Entity:

Sole Proprietorship

Corporation

LLC

Partnership

S Corporation

Non-Profit

Physical Address:

City:

State:

Zip:

County:

Is the location a private residence?

Yes

If yes, is there a separate entrance? Please explain:

Yes

No

Number of Locations:

(Complete a separate application for each location)

Check here if mailing address is the same as location address.

Mailing Address:

City:

State:

Zip:

County:

Telephone Number:

Fax:

E-mail:

Website:

Requested effective date:

Certification Type:

NAPMA

ACMA

### PREVIOUS CARRIER INFORMATION

	CARRIER	EXPIRATION	ANNUAL PREMIUM
Property			\$
General Liability			\$
Crime			\$

1. Have you been cancelled or non-renewed? If yes, explain.

Yes

No

**GENERAL LIABILITY\*****Multiple locations must complete a separate application for each location**

\*General Liability coverage is written through the Fitness & Wellness Risk Purchasing Group. A Fee is required to join this Risk Purchasing Group. This fee may vary, but the exact amount will be indicated on your proposal and / or invoice.

1. Does business engage in operations not martial arts related? Yes      No  
 If yes, explain and indicate the % of your receipts this represents: %

2. Years in Business:  
 3. Gross Annual Revenues: \$  
 4. Gross Payroll:\$  
 5. Square Footage:  
 6. Total number of active Members/Clients:  
 7. Projected maximum number of students you have enrolled at your busiest time of year:  
 8. Monthly Membership Dues: \$  
 9. Name of Art/Style you teach (if more than one, please list all styles taught):

10. Level of contact:      None      Light      Full  
 11. Belt rank of owner or primary instructor:

**Liability Coverages and Limits**

Commercial General Liability/Professional Liability

Personal and Advertising Injury Liability

1. Occurrence / Aggregate Limit (please indicate):  
 \$1,000,000 / \$3,000,000  
 \$2,000,000 / \$3,000,000  
 \$2,000,000 / \$4,000,000  
 Other:

2. Sexual Abuse Liability \$100,000 per occurrence / \$300,000 aggregate

3. Tenant Legal Limit (please indicate):  
 \$100,000  
 \$200,000  
 \$300,000

4. Medical Payments (please indicate):  
 \$2,500  
 \$5,000

5. Non-Owned and Hired Automobile Liability Yes      No

6. Stop Gap (ND, WA, WY, OH) Yes      No

7. Is your current General Liability or Professional Liability written on an:  
 Occurrence Basis      Claims Made Basis  
 If claims made, what is the retroactive date:

8. Is there an Accident / Medical Policy in place? Yes      No  
 If yes, what limits are carried (Per Accident)?  
 None      \$10,000      \$50,000      \$1,000,000  
 \$5,000      \$25,000      \$100,000

Are there procedures in place to verify that individuals and parent carry their own health insurance? Yes      No  
 If you do not have Accident / Medical Coverage, do you need a quote? Yes      No



5. Do you sponsor tournaments? If yes, provide number of participants and number of tournaments per year:	Participants:	Yes	No
6. Do you have weapons training (only padded weapons eligible)? If yes, explain:		Yes	No
7. Describe any other services/operations not listed/described above:			
8. Do you require signed waivers from all clients? If no, are you willing to require signed waivers by the effective date of this policy?		Yes	No
9. Are maintenance logs kept? If no, are you willing to keep maintenance logs?		Yes	No
10. Please list who repairs exercise equipment:		Yes	No
11. Is signage used throughout facility to prevent injury?		Yes	No
12. Do you have non-slip surfaces in all wet areas?		Yes	No
13. Do you sub-lease to others? If yes, please explain:		Yes	No
14. Is there a retail shop?		Yes	No
15. Does the facility have a restaurant or snack bar/on-premises food preparation? If yes, explain including any type of cooking:		Yes	No
16. Do you serve liquor? If yes, please explain:		Yes	No
17. Do you charge a fee for liquor? Are any products manufactured or sold under your label? If yes, please describe the product and attach proof of manufacturer coverage:		Yes	No
18. Do you have a medical crisis plan?		Yes	No
19. Does the facility have medical facilities with Doctors employed or contracted? Please explain:		Yes	No
20. Do you require health histories, intake questionnaires? How long are they kept?		Yes	No
21. Off-premises events? If yes, please explain:  If yes, enter the number of events: _____ Enter the number of participants: 22. Do you produce videos, books or other instructional media? Number of videos, etc.: _____ Revenue from videos, etc.: \$		Yes	No

#### Abuse and Molestation

1. Does Applicant's staff (paid & volunteer) employment application include questions about whether the individual has ever been convicted for any crime, including sex-related or child-abuse related offenses?	Yes	No
2. Does Applicant's state permit you to do criminal background investigations? If yes, does the Applicant routinely request and receive such background investigations?	Yes	No
3. Does the Applicant verify employment-related references?	Yes	No
4. Does the Applicant conduct a personal interview?	Yes	No
5. Does Applicant have written procedures for dealing with sexual abuse? If yes, attach a copy.	Yes	No

6. Do you have a plan of supervision that monitors staff in day-to-day relationships with clients, both on and off premises?	Yes	No
7. Has Applicant ever had an incident which resulted in an allegation of sexual abuse? If yes, describe:	Yes	No

#### Day Nursery/Babysitting

1. Are waivers signed by parents?	Yes	No
2. Ratio of staff to children:		
3. Qualifications of staff:		
4. Activities occurring: Is there a playground? If yes, type of equipment: If outdoor, what type of surface is under the equipment: What type of supervision is given to the playground:	Yes	No

#### Additional Insureds

Eligible Additional Insured criteria include landlords, property managers, equipment rental companies, mortgagees and lien holders. Please contact customer service if you have a different type of entity. If you are hosting a special event, tournament, retreat or any other type of off-site event please contact customer service for a quote at 877-438-7459.

Name:

Type of Insured:

Address:

City:

State:

Zip Code:

E-Mail:

Phone:

#### PROPERTY SECTION

**Check this box if you DO NOT WANT property coverage and proceed to signature page.  
Multiple locations must complete a separate application for each location.**

**Property coverage cannot be purchased on stand-alone basis.**

<b>Building(s)</b>				
<u>Loc. No.</u>	<u>Bldg. No.</u>	<u>ACV/RC</u>	<u>Limit of Insurance</u>	<u>Coinsurance</u>
			\$	90%
<b>Contents</b>				
<u>Loc. No.</u>	<u>Bldg. No.</u>	<u>ACV/RC</u>	<u>Limit of Insurance</u>	<u>Coinsurance</u>
			\$	90%
<b>Tenant Improvements and Betterments</b>				
<u>Loc. No.</u>	<u>Bldg. No.</u>	<u>ACV/RC</u>	<u>Limit of Insurance</u>	<u>Coinsurance</u>
			\$	90%
<b>Deductible</b>	\$500	\$1,000	Other: \$	
<b>Business Income</b>				
<u>Loc. No.</u>	<u>Bldg. No.</u>	<u>ALS</u>	<u>Limit of Insurance</u>	<u>Coinsurance</u>
			\$	50%

Monthly Limit of Indemnity Form also available. If desired, please indicate the following:

Monthly Limitation:                   1/3                   1/4                   1/6  
(No coinsurance clause)

## REQUIRED UNDERWRITING INFORMATION

1. Construction of Building	Number of Stories:					
Walls: Wood Frame	Brick / Brick	Steel Frame	Other:			
Roof: Wood Frame	Poured Concrete	Steel Frame	Other:			
Floor: Wood Frame	Concrete	Other:				
2. Year Built:	Square Footage:			Age of Roof:		
If building is over 25 years old, provide year of update for:						
Roof:	Wiring:	Plumbing:	Heating:			
3. Burglar Alarm:					Yes	No
If yes, Central Station with Keys	Central Station without Keys					
Fire Alarm Yes	No	If yes,	Central Station	Local Gong		
4. Does the property have automatic fire sprinklers?					Yes	No
5. Distance from building to: Fire Hydrant (feet):	Fire Station (miles):					
6. Does the property have aluminum wiring?					Yes	No
If yes, has it been retrofitted with one of the PIC approved connectors and by a licensed electrician?					Yes	No
Indicate which one:						
COPALUM					Yes	No
AlumiConn					Yes	No
Date updated:						
Please supply retro-fit documentation or statement from installing contractor.						
7. Does the Applicant own the building?					Yes	No
If no, who does?						
8. Mortgagee:						
9. Loss Payee:						
10. Signs						
	<u>Type</u>	<u>Value</u>	<u>Location</u>			
1.		\$				
2.		\$				
3.		\$				
<b>Flood</b>						
11. Does the Applicant have a current flood policy in force?					Yes	No
If yes, attach a copy of the declarations page.						
If no, would you like a flood quote with our proposal?					Yes	No
<b>(Flood quote will be secured through the Write Your Own Flood Program)</b>						
<b>Crime</b>						
12. Theft, Disappearance and Destruction: \$						
13. Loss Inside the Premises: \$						
Loss Outside the Premises: \$						
14. Employee Dishonesty: \$						
15. Number of officers and employees who have custody of the money:						
16. By whom is financial audit completed:						
17. Frequency of audits:						
18. Is there a countersignature procedure in place?					Yes	No
19. Frequency of bank deposits:						
20. Are accounts reconciled by someone not authorized to deposit or withdraw monies?					Yes	No

## **FRAUD NOTICE STATEMENTS**

**NOTICE TO APPLICANTS:** "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 MAY SUBJECT SUCH PERSON TO CRIMINAL AND CIVIL PENALTIES."

**RESIDENTS OF ALASKA APPLICANTS:** "A PERSON WHO KNOWINGLY AND WITH INTENT TO INJURE, DEFRAUD OR DECEIVE AN INSURANCE COMPANY FILES A CLAIM CONTAINING FALSE, INCOMPLETE OR MISLEADING INFORMATION MAY BE PROSECUTED UNDER STATE LAW."

**RESIDENTS OF ARKANSAS APPLICANTS:** "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."

**RESIDENTS OF ARIZONA APPLICANTS:** "FOR YOUR PROTECTION ARIZONA LAW REQUIRES THE FOLLOWING STATEMENT TO APPEAR ON THIS FORM. ANY PERSON WHO KNOWINGLY PRESENTS A FALSE OR FRAUDULENT CLAIM FOR PAYMENT OF A LOSS IS SUBJECT TO CRIMINAL AND CIVIL PENALTIES."

**RESIDENTS OF COLORADO APPLICANTS:** "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."

**RESIDENTS OF DISTRICT OF COLUMBIA APPLICANTS:** "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."

**RESIDENTS OF FLORIDA RESIDENTS APPLICANTS:** "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."

**RESIDENTS OF KANSAS APPLICANTS:** "ANY PERSON WHO KNOWINGLY AND WITH INTENT TO DEFRAUD ANY INSURANCE COMPANY OR OTHER PERSON 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 STATEMENT AS PART OF, OR IN SUPPORT OF, AN APPLICATION FOR THE ISSUANCE OF, OR THE RATING OF AN INSURANCE POLICY, OR A CLAIM FOR PAYMENT OR OTHER BENEFIT PURSUANT TO AN INSURANCE POLICY 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 WHICH IS A CRIME AND MAY SUBJECT SUCH PERSON TO CRIMINAL AND CIVIL PENALTIES."

**RESIDENTS OF KENTUCKY APPLICANTS:** "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."

**RESIDENTS OF LOUISIANA APPLICANTS:** "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."

**RESIDENTS OF MAINE APPLICANTS:** "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 OR A DENIAL OF INSURANCE BENEFITS."

**RESIDENTS OF MARYLAND APPLICANTS:** "ANY PERSON WHO KNOWINGLY AND WILLFULLY PRESENTS A FALSE OR FRAUDULENT CLAIM FOR PAYMENT OF A LOSS OR BENEFIT OR WHO KNOWINGLY AND WILLFULLY PRESENTS FALSE INFORMATION IN AN APPLICATION FOR INSURANCE IS GUILTY OF A CRIME AND MAY BE SUBJECT TO FINES AND CONFINEMENT IN PRISON."

**RESIDENTS OF MINNESOTA APPLICANTS:** "ANY PERSON WHO, WITH INTENT TO DEFRAUD OR KNOWING THAT HE/SHE IS FACILITATING A FRAUD AGAINST ANY INSURER, SUBMITS AN APPLICATION OR FILES A CLAIM CONTAINING A FALSE OR DECEPTIVE STATEMENT IS GUILTY OF INSURANCE FRAUD."

**RESIDENTS OF NEW JERSEY APPLICANTS:** "ANY PERSON WHO INCLUDES ANY FALSE OR MISLEADING INFORMATION ON AN APPLICATION FOR AN INSURANCE POLICY IS SUBJECT TO CRIMINAL AND CIVIL PENALTIES."

**RESIDENTS OF NEW MEXICO APPLICANTS:** "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."

**RESIDENTS OF NEW YORK APPLICANTS:** "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."

**RESIDENTS OF OHIO APPLICANTS:** "ANY PERSON WHO, WITH INTENT TO DEFRAUD OR KNOWING THAT HE/SHE IS FACILITATING A FRAUD AGAINST ANY INSURER, SUBMITS AN APPLICATION OR FILES A CLAIM CONTAINING A FALSE OR DECEPTIVE STATEMENT IS GUILTY OF INSURANCE FRAUD."

**RESIDENTS OF OKLAHOMA APPLICANTS:** "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."

**RESIDENTS OF OREGON APPLICANTS:** "ANY PERSON WHO KNOWINGLY AND WITH INTENT TO DEFRAUD OR SOLICIT ANOTHER TO DEFRAUD AN INSURER: (1) BY SUBMITTING AN APPLICATION, OR (2) BY FILING A CLAIM CONTAINING A FALSE STATEMENT AS TO ANY MATERIAL FACT, MAY BE VIOLATING STATE LAW."

**RESIDENTS OF PENNSYLVANIA APPLICANTS:** "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."

**RESIDENTS OF TENNESSEE APPLICANTS:** "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."

**RESIDENTS OF TEXAS APPLICANTS:** IF A LIFE, HEALTH AND ACCIDENT INSURER PROVIDES A CLAIM FORM FOR A PERSON TO USE TO MAKE A CLAIM, THAT FORM MUST CONTAIN THE FOLLOWING STATEMENT OR A SUBSTANTIALLY SIMILAR STATEMENT: "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."

**RESIDENTS OF VERMONT APPLICANTS:** "ANY PERSON WHO KNOWINGLY PRESENTS A FALSE STATEMENT IN AN APPLICATION FOR INSURANCE MAY BE GUILTY OF A CRIMINAL OFFENSE AND SUBJECT TO PENALTIES UNDER STATE LAW."

**RESIDENTS OF VIRGINIA APPLICANTS:** "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."

**RESIDENTS OF WASHINGTON APPLICANTS:** "IT IS A CRIME TO KNOWINGLY PROVIDE FALSE, INCOMPLETE, OR MISLEADING INFORMATION TO AN INSURANCE COMPANY FOR THE PURPOSES OF DEFRAUDING THE COMPANY. PENALTIES INCLUDE IMPRISONMENT, FINES, AND DENIAL OF INSURANCE BENEFITS."

**RESIDENTS OF WEST VIRGINIA APPLICANTS:** "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."

**The insurer may not be subject to all insurance laws and regulation of this state. The member benefits described are guaranteed through an insurance contract. The Fitness and Wellness Risk Purchasing Group's Insurance policy is underwritten by Philadelphia Indemnity Insurance Company**

**Note: the Insurer may not be subject to all of the insurance laws and regulations of your resident state.**

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Signature

Date

Title

Producer Signature

Date