

800 Beverly Hanks Centre + PO Box 1109 Hendersonville, NC 28793 (800) 228-3132 Fax (828) 692-4717 www.morrowinsurance.com

CAMP INSURANCE INFORMATION FORM

A. GENERAL INFORMATION

Doing busine	ss as:				
City:	ss: n:	State:			
Camp Season F Name of Ager	^p hone: ncy/Brokerage:	Off Season Ph	one:	Fax:	
Contact Perso	n:		E-Mail Address:		
Mailing Addres	SS:	State:		Zip:	
Phone: Camp Web Sit	e:		Fax:		
				□ For Profit	501 3C Non Profit
	ar in business:	Nur		er present man	agement:
Has your cove		celled or non-renev	wed? 🗆 Yes 🗆 N		
Please describ	be any prior losses	over \$5,000:			
		R COVERAG	F INFORMATI	<u>ON</u>	

B. COVERAGE INFORMATION

ADDITIONAL INSUREDS	RELATIONSHIP	ADDRESS

Location of camp:			
Location of off-premises office:			
Is off-premises office located in a commercial building or residence?			
Total sq. footage of off-premises office:			
Any other insured locations:			
List all other operations of the named insured that are nursery/day care program, church operations, etc.):			
Is the camp accredited by: ACA: □ Yes □ No	CCCA: 🗆 Yes 🗆 No	Other:	
Are the camp directors accredited? □ Yes □ No If yes, by whom?			

Type of Camp (check all that apply):

□ Day Camp □ Resident Camp □ Travel Camp □ Sports Camp □ Special Needs	□ Ad	ult
Date camp opens: closes: Camper days: A. Average number of campers per day: B. Number of days per week: x C. Number of weeks per year: x Total Number of camper days (A x B x C) = *If more than one camp or more than one location, please attach on additional sheet of paper and list each		
Are any camp sessions designed for those with physical or mental handicaps, challenges, or illnesses?	□ Yes	
If yes, explain:		
Do you obtain a certificate of insurance from subcontractors, naming your organization as an additional insured on their policy? □ Yes □ No Date of last board of health inspection:		
Do employees, management, or caretakers, etc. live on premises annually? If yes, whom: How many units do they occupy? If not, explain security/maintenance for premises in the "off-season":		
Are all buildings at the insured premises owned by the named insured? If no, please specify:	□ Yes	□ No
Do you have volunteers? If yes, for what position(s)?	□ Yes	□ No
Are doctors, nurses, and/or certified medical personnel on the premises during camp? If not, explain medical procedures: Do all doctors, nurses, and/or certified medical personnel/EMTs have their own professional	□ Yes	□ No
liability insurance in force with a minimum \$500,000 limit?	□ Yes	□ No
Does camp obtain medical permission slides? (If yes, attach copy)	□ Yes	
Does camp require details regarding all prescription medicines being used by campers? The nearest hospital or emergency medical facility is miles away.	□ Yes	
Does camp carry primary accident medical and/or sickness insurance? If yes, name of insurer? Limit per camper?	□ Yes	
Would you like a quote for excess camper medical insurance? Does camp require an acknowledgement or risk/consent form to be signed by each camper	□ Yes	□ No
and their parent(s)/guardian(s)? (If yes, attach copy)	□ Yes	□ No
Is there an Ansul or similar automatic fire protection system over all cooking surfaces? If yes, what type?	□ Yes	□ No
Distance to nearest fire station: (road miles) □ Paid Fire Department □ Volunteer F Distance to nearest fire hydrant from the insured premises: (road miles)	ire Depa	irtment
Do all sleeping rooms have smoke detectors?	□ Yes	□ No
Are any buildings sprinklered? If yes, which ones?	□ Yes	□ No

C. CONFERENCE / RENTALS / LEASING

Is camp leased to outside entities (e.g. conferences, retreats, reunions, weddings, etc.)?		
If yes, are certificates of insurance naming camp as an additional insured required?	□ Yes	🗆 No
Are limits of \$1,000,000 required? If no, explain:	□ Yes	□ No
Are contracts/agreements signed with these entities? (If yes, attach sample) Gross receipts from leased periods: \$	□ Yes	□ No
During leased periods, does camp director/management or any other employees	□ Yes	
remain on the premises? If yes, please explain:		
Do activities take place during leased period that do not take place during usual camp operations? If yes, please explain:	□ Yes	□ No
Do you sell or furnish liquor during leased periods?	□ Yes	□ No
If yes, please complete the Liquor Liability Application.		
D. PERSONNEL		
Ratio of counselors to campers during activities:		
Are campers always attended by counselors? Minimum age of counselors:	□ Yes	
Do you have a Counselor in Training (CIT) or similar program? If yes, what is the minimum ago for the program? What is the percentage of counselors who are returning from the previous year?	□ Yes	
Are training classes mandatory for counselors?	□ Yes	
Describe formal training, certification or previous experience required of counselors:		
E. TRANSPORTATION		
Is camp responsible for campers transportation to and from camp?	□ Yes	□ No
Does camp allow any employee or volunteer to transport campers in their personal vehicles? If yes, please complete the Employee/Volunteer Transportation Questionnaire.	□ Yes	□ No
Does camp hire: vans buses other Annual cost to hire vehicles: A. Where the camp must Insure the vehicle (P B. Where the lessor insures the vehicle (Excel * Please be sure to collect a certificate of insurance evidencing automobile liability coverage and naming camp as a	Primary) ess) *	
* Please be sure to collect a certificate of insurance evidencing automobile liability coverage and naming camp as a Minimum age of drivers who transport campers?		nsured.
Is a fleet safety program in place? If yes, please describe:	□ Yes	□ No
Are vehicles ever loaned or given to employees for their use? Who is responsible for maintenance of vehicles?	□ Yes	□ No
Do you own 15-passenger buses or vans? If yes, please describe safety procedures, specifically with regard to top loading and/or tra	□ Yes ailer pulli	

F. ACTIVITIES

Are any of the following activities provided by the camp? (Additional underwriting information may be required)

<u>YES</u>	<u>ACTIVITY</u>	<u>YES</u>	<u>ACTIVITY</u>	<u>YES</u>	<u>ACTIVITY</u>		
	Adventure program		Go-karts 3		Skin or scuba diving	5	
	Alpine skiing		Gymnastics		Trampolines, #	6	
	Archery		Inflatable elements, #		Bungee trampolines,	#	
	ATVs/dirt bikes 1		Mountain boarding		Tubing		
	Bicycling		Paintball 4		Water skiing		
	Back packing		Petting Zoo		Waterslides over 15'	tall, #	
	Caving		Rappelling		Whitewater canoeing	/kayaking	/rafting
	Circus activities		Rifle ranges, #		Zip lines, #		
	Cross country skiing		Rock climbing/climbing wall		Other		_
	Farming		Rope courses		Other		_
	Fireworks 2		Saddle animals				
	Field sports		Skateboarding ramps/jumps				
			activities checked? (If yes,			□ Yes	
Does	camp contract with oth	ners for p	rogram services for any of th	nese act	ivities?	□ Yes	□ No
	oting/riflery is provided		A standards met? A <i>(ie: moonbounce, water</i>)	trampolii		□ Yes	□ No
Type o Avera	of inflatable (official na	me): ints/camp	ers for each inflatable:	•	•	—	
	flatables: 🛛 Owned						
Are in	flatables: 🛛 Kept on j	premises	□ Taken off premises □	Both			
Are al	l employees/lifeguards	trained i	n the operation rules of the i	inflatable	e element usage?	□ Yes	□ No
	les posted for all users					□ Yes	
How v	vill the unit(s) be prote	cted from	unauthorized use?				
Are th	ere any requirements	to enter t	he inflatable? (removal of she	oes, alas	ses. etc.)		
Are th		place for	inclement weather? (ie: win			□ Yes	

Confirm that NO inflatable will be set up outdoors, if wind gusts exceed 20 mph on the day of operation?
Ves No

SPECIFIC TO WATER BASED INFLATABLE ELEMENTS ONLY $\hfill\square$ N/A

Are the element(s) maintained at all times (when in use) in at least 6' of water?		
Are the element(s) supervised at a ratio of at least 1 lifeguard to 4 patrons?		
Will diving off any of the element(s) be permitted?	□ Yes □ N	
Are lifejackets required?	□ Yes □ No	
Are the units permanently anchored in the lake/body o	f water? □ Yes □ N	
Will any element(s) be pulled by a motorboat?	□ Yes □ N	
SADDLE ANIMALS	ed at outside stable.	
If subcontracted, are certificates of insurance naming of		
Are limits of \$1,000,000 required? If no, explain:		
Is safety equipment (e.g. helmets, heeled boots, long)		
Are horses available for riding during leased periods? If yes, explain:	□ Yes □ N	
Are instructors CHA certified?	□ Yes □ N	
Are all saddle animals vaccinated?	□ Yes □ N	
PETTING ZOO		
Are all animals properly vaccinated?		
Is there a hand washing station? If no, explain:	□ Yes □ N	
WATERSLIDE (over 15 feet in height)		
Are there attendants at the top and bottom of the slide What is the height of each slide? What is the length of each slide?		
Is the slide maintained by a qualified maintenance per		
Is head first sliding allowed?	□ Yes □ N	
Are there signs posted to instruct patrons on proper be If yes, where:		
IF CAMP UTILIZES A POOL: DN/A	IF CAMP UTILIZES A LAKE/POND/RIVER: D N//	
Total number of pools:	Is it open to members of the public? \Box Yes \Box N	
Is it open to members of the public? \Box Yes \Box No	Maximum depth of swimming area:	
Maximum depth of swimming area:	Is swim area roped off? □ Yes □ N	
Is it fenced?	Is signage posted clearly stating the depth of water	
Are depth markings clearly visible	and the rules for the lake/pond? \Box Yes \Box N	
in and around the pool?		

(CONT'D)		(CONT'D)			
IF CAMP UTILIZES A POOL: Depth of water at diving board entry:		IF CAMP UTILIZES A LAKE/POND/RIVER: \Box N/A Depth or water at diving board entry:			
Is a lifeguard provided? If yes, ratio of swimmers to lifegu Are lifeguards certified? If yes, by whom?	□ Yes □ No ards:		□ Yes ards:	□ No	
Are rules posted at the pool area?	🗆 Yes 🗆 No	Rescue vehicle available?	□ Yes	□ No	
Any nighttime swimming allowed?	🗆 Yes 🗆 No	Any nighttime swimming allowed?	□ Yes	□ No	
If yes, is pool lighted? Total number of lakes/ponds/rivers:	□ Yes □ No	If yes, describe lighting: Total number of lakes/ponds/rivers: _			
Are there other bodies of water on p	remises <i>(not just</i>	those normally utilized) and are there d	epth marl	kings,	
signage, barriers, and/or general sup	pervision utilized	to prevent unauthorized use?	□ Yes	□ No	
Is/Are you pool(s)/spa(s) compliant v	vith the Virginia G	Graeme Baker Pool & Spa Safety Act?	□ Yes	□ No	
	.g. Jet Skis, Waverur personal watercr	aft:			
Are lifejackets, etc. required to be we	orn by each partic	sipant during all water activities?	□ Yes	 □ No	
Are campers always accompanied b	•		□ Yes		
Are campers ever permitted to operative	ate motorized boa	its?	□ Yes	□ No	
Are lifeguards always in attendance	during these activ	vities?	□ Yes	□ No	
Is area restricted to campers only du	ring these activiti	es?	□ Yes	□ No	
		luding the experiences of counselors: _			
GYMNASTICS: DN/A					
Floor exercises only?				□ No	
List all apparatus used:					
List all apparatus used: Is counselor/instructor a certified US			□ Yes	□ No	

ROPES COURSES/ZIP LINES: DN/A

Completely describe the area and type of high/low elements:

Is the course inspected annually by a certified independent consultant (ACCT/PVM: AEE: PRCA) If yes, by whom?		
If yes, by whom?	led in the	
SKATEBOARDING/SKATEPARK: 🗆 N/A		
Is safety equipment (<i>helmet, knee pads, elbow pads, etc.</i>) required? If elements/obstacles are present (<i>ramps, rails, boxes, banks, quarterpipes, etc.</i>), please desindicate size of each	□ Yes cribe and	□ No
If halfpipe, indicate height: How is skatepark protected from unauthorized usage?		
CLIMBING WALLS/ROCK CLIMBING/RAPPELLING: N/A Number of indoor climbing walls: Stationary/permanent: Moveable: Number of outdoor climbing walls: Stationary/permanent: Moveable: List equipment used:		
List counselors/instructors qualifications:		
Cave type: □ Vertical □ Horizontal If vertical, how deep?		
Has the cave been approved for safety?	□ Yes	🗆 No

G. SEXUAL ABUSE/MOLESTATION QUESTIONNAIRE

Would you like a quote for sexual abuse and molestation coverage (if eligible)?	□ Yes	□ No
Do you discuss the following at staff orientation: child/sexual abuse, how to recognize the signs, and what to do if a camper or member reports someone has molested him/her?	□ Yes	□ No
Do you have a plan of supervision that monitors staff in day to day living relationships with campers?	□ Yes	□ No
Does your 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? <i>If yes, please attach copy.</i>	□ Yes	□ No
If application contains this type of questions, and applicant checks "yes" to prior convictions,		
are they refused a position of employment?	□ Yes	□ No
Does your state permit you to do criminal background investigations on staff members?	□ Yes	□ No
a) If yes, do you request and receive such background investigations on all staff members?b) If yes, who provides service?	□ Yes	□ No
Have you ever had an incident which resulted in an allegation of sexual abuse at your camp?	□ Yes	□ No
a) Was a claim made against your camp? If yes, please provide details of the claim/incident:	□ Yes	□ No
 b) How much money was paid as damages to the victim?		

If you have volunteers, are the answers to the questions above the same?

 \Box Yes

 \Box Not applicable, we have no volunteers.

No. Please explain: _______

PLEASE BE SURE TO ATTACH THE FOLLOWING WITH THE APPLICATION

□ A. Camp brochure/literature defining activities (if no camp website).	□ F. Brief resume of camp management personnel (required when camp ownership, operation or management has changed within the past 12 months).	□ K. Copy of contract or lease agreement used for lessors of premises, if applicable.
□ B. Schedule of events/activities or calendar of camp season (if no camp website).	□ G. Copy of staff application and, when applicable, background check consent form (if not on camp website)	□ L. Copy of certificate of insurance from transportation company, naming camp as additional insured is required if Excess Hired Auto coverage is provided.
\Box C. Company copies of loss history for last five (5) years.	□ H. Copy of camper registration form (if not on camp website)	□ M. Copy of most recent ropes course/zip line inspection.
□ D. Diagram, map or photos of camp including any natural or man-made hazards.	□ I. Copy of camp acknowledgment of risk and consent form for campers (if not on camp website).	\Box N. Auto schedule must include seating capacity for each scheduled van or bus.
□ E. Copy of operations manual (including safety, medical and emergency procedures) and employee/staff training manual.	□ J. Copy of medical permission slip for campers (if not on camp website).	□ O. Appropriate Questionnaire or Supplemental Application when the insured has any of the following: go kart; fireworks; paintball; trampoline; scuba/skin diving.

I understand that the insurance company in determining whether to provide a quotation for insurance coverage will rely on the information contained in the application 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.

Applicant's Signature

Producer's Signature (if applicable)

Applicant's Name

Producer's Name (if applicable)

Date (MM/DD/YYYY)

Date (MM/DD/YYYY)

WORKERS' COMPENSATION INSURANCE APPLICATION

Name of Business:	
Mailing Address:	
Contact Person: Phone Number	r:
FEIN#:	
Legal Status of Business:	
□ Corporation □ 5013C	□ Sole Prop. □ Partnership □ Other
Primary Work Location Addre	ss:
Proposed Effective Date:	Experience Modifier:
Employer's Liability Limits:	
	\$100,000 / \$500,000 / \$100,000 (Statutory) \$500,000 / \$500,000 / \$500,000 \$1,000,000 / \$1,000,000 / \$1,000,000
State(s) from which you opera	te:

Classifications	Estimated Annual Payroll
9015 Camp Operations	
8810 Clerical	
8809 Executive Officers	
8742 Outside Sales	
Other:	

Is a formal safety program in place? \Box Yes \Box No

Claims History (past 5 years): Request 3 or 5 year loss history from current agent and attach.

Signature

Date

COMMERCIAL AUTO INSURANCE APPLICATION

Name of Insured (as will appear on]	policy):
Policy period requested: From	То
Commercial Auto Coverage Infor	mation
* Please complete the attach	ned Drivers Schedule for each possible driver (page 10).
* Please complete the attach	ed Vehicle Schedule for all owned or leased vehicles (page 11).
Desired Limits for Liability and Uni	insured/Underinsured Motorists: (check one)
□ \$500,000 CSL	□ \$1,000,000 CSL
Desired Limit for Personal Injury Pr	rotection or Medical Payments: (check one)
□ PIP or □ Med Pay	□ \$2,500 □ \$5,000 □ \$10,000
List ALL Auto Claims for the Past 3	3 Years:
Is Hired and Non-Owned Liability	y coverage desired?
It is understood and agreed that no is company or companies in writing.	nsurance is in effect until this coverage request is accepted by the
Signature:	Date:

Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or a request for coverage containing false, incomplete, or misleading information is guilt of a felony of the their degree.

Title:

LIST OF DRIVERS

Name	State	Drivers License #	Date Of Birth

VEHICLE SCHEDULE

ltem	Year	Make & Model	Vin #	Cost	Liab	PIP	U/M	Comp Ded.	Coll Ded.
		EXAMPLE							
1	1998	CHEV ¹ / ₂ TON PICKUP	1GM4X63897214	21,000	X	X	X	500	500

PROPERTY INSURANCE APPLICATION

Name of Insured (as will appear on	policy):			
Policy period requested: From		То		
Property Coverage Information				
Please complete the attached Sched	ule (page 13) for e	ach location descri	bed below:	
Physical Location #1 Address:				
Physical Location #2 Address:				
Check coverages to apply:				
Deductible:	□ \$250	□ \$500	□ \$1,000	\$2.500
Cause of Loss:	Basic Form	Broad Form	□ Special Form	
Buildings &/or Contents:	□ Blanket	□ Scheduled		
Business Income/Extra Exp	pense Limit:			
Mortgagee, Loss Payee, or Addition				
It is understood and agreed that no company or companies in writing.	insurance is in effe	ct until this covera	ge request is accepte	ed by the
Signature:		Date:		

Title:

Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or a request for coverage containing false, incomplete, or misleading information is guilt of a felony of the their degree.

PROPERTY SCHEDULE

Loc #	Bldg #	Description – including name, address, & occupancy	Year Built	Stories	Construction	Sq. Ft.	Bldg Limit.	Contents Limit
		EXAMPLE						
1	1	Camp Office, 100 Main St	1995	1	Frame	2500	112,000	10,000
1	2	Dining Hall, 100 Main St.	1990	1	Brick	3500	400,000	50,000

Types of Construction: (F) Frame, (BV) Brick Veneer, (B) Brick, (ICM), (SFR) Semi Fire Resistive, (FR) Fire Resistive