



## Watersports Application

Cossio Insurance Agency • 864-688-0121 • Fax: 864-603-2348 • P.O. Box 5987, Greenville, SC 29606

**DIRECTIONS:** 1. Fill in the application by filling in the blue fields on all pages.  
2. Please fill in all the fields with the correct information.  
3. Email the application to apps@cossioinsurance.com or Fax to 864-603-2348

### POLICY RECOMMENDATIONS (Please check any you are interested in)

<input type="checkbox"/> General Liability	<input type="checkbox"/> Accident Medical	<input type="checkbox"/> Earthquake
<input type="checkbox"/> Inland Marine	<input type="checkbox"/> Workers Compensation	<input type="checkbox"/> Commercial Auto
<input type="checkbox"/> EPLI	<input type="checkbox"/> Flood	<input type="checkbox"/> Hired & Non-Owned Auto
<input type="checkbox"/> Umbrella	<input type="checkbox"/> Abuse/Molestation	<input type="checkbox"/> Cyber Liability

### Section 1: General Information

1. Applicant name (as it should appear on the policy):

2. FEIN:

3. ☐ Corporation ☐ LLC ☐ Partnership ☐ LLP ☐ Individual ☐ Other

4. Mailing Address:

5. Operations Address:

6. Description of Operations:

7. Inspection Contact:

Phone Number:

Website:

Email:

8. Do you conduct any Operations or Businesses or Activities not covered under this application of insurance? ☐ Yes ☐ No

If yes, please describe:

9. Proposed Effective Date:

Proposed Expiration Date:

10. Operating Season:

11. Length of time In Business:

12. Total Management Experience in this type of Operation:

13. Is this a new venture or operation? ☐ Yes ☐ No

\*IF YES – MANDATORY to submit a Resume or Summary of Qualifications\*

14. Has Your Insurance Ever Been Cancelled or Non-Renewed? ☐ Yes ☐ No

If Yes, Please Explain

15. Lay Up Period: ☐ Yes ☐ No

Date From:

Date To:



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### Section 2: Prior Carrier Information

Name of Company	Policy Dates	Premium	Losses

Have you had any incidents or claims in the past 5 years? ☐ Yes ☐ No (If yes please provide details below)

	\$
	\$
	\$

### Section 3: 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:			
ALL OPERATIONS MUST BE DECLARED – Please check operations that APPLY			
Exposure	Activities Covered	Instructional Revenue	All Other (rentals or otherwise)
<input type="checkbox"/>	Board Surfing		
<input type="checkbox"/>	<input type="checkbox"/> Kite Surfing / <input type="checkbox"/> Windsurfing / <input type="checkbox"/> Snow Kiting		
<input type="checkbox"/>	Water Ski / Wakeboarding		N/A
<input type="checkbox"/>	Jet Pack / FlyBoard		N/A
<input type="checkbox"/>	Parasailing	N/A	
<input type="checkbox"/>	Jet Ski Rentals	N/A	
<input type="checkbox"/>	Motorized Boat Rentals	N/A	
<input type="checkbox"/>	Non Motorized Boat Rentals	N/A	
<input type="checkbox"/>	Misc Property Rentals	N/A	
<input type="checkbox"/>	Dive/ Excursion Vessel	N/A	
<input type="checkbox"/>	Brokerage/Booking of Trips (attach certificates for all ventures for whom you Sell, Book, or Broker activities)	N/A	
<input type="checkbox"/>	Retail Sales (T-shirts, hats, sunglasses, photos, etc.)	N/A	



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Have you had any incidents or claims in the past 5 years? ☐ Yes ☐ No (If yes please provide details below)

	\$
	\$
	\$

### Section 4: 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

4a. IF YES, What % of receipts related to International operations? %

4b. Do you require Travel Medical/Accident Coverage be purchased? ☐ Yes ☐ No

4c. IF NO, Do you require participants to confirm that their health insurance carrier covers them internationally? ☐ Yes ☐ No

5. Do you check weather forecast and 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

6a. IF YES, For what Activities - Duties?

6b. IF YES, Do you obtain Proof of Insurance with AI 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

7a. 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 obtains CPR/1st 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

10a. 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 manufacturer, install or assemble? ☐ Yes ☐ No



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### Section 4: Operations Information (continued)

12a. IF YES, Explain

13. Are there any attractive nuisances on the premises (playgrounds, ponds, machinery, and other structures)? ☐ Yes ☐ No

13a. 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

14a. IF YES, Business Name, Start/End Date, & Location:

15. Are background checks completed on all employees? ☐ Yes ☐ No

15a. IF NO, do you require background checks on employees that 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 (e.g. golf karts, ATV's, tractors, etc.)? ☐ Yes ☐ No

18. Do you & your employees and/or crew participate in a USCG approved drug & alcohol testing program? ☐ Yes ☐ No

19. Do you broker or book trips for other vendors? ☐ Yes ☐ No

19a. If "yes", do you have a written contract with the vendors you book for? – SEND COPY  
☐ Yes ☐ No

19b. If "yes", are you listed as an additional insured on the vendors insurance? ☐ Yes ☐ No

19c. If "yes", please list all activities you make bookings for:

### Section 5: Additional Insureds (As they are to appear on the Policy)

Name	Address	Relationship to you	Excess Req.	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		

### Section 6: Captain/Crew/Personnel

Name	Position	Age	USCG Licensed	Certifying Org	Exp Date for USCG or certifying org



### Rental Supplement

1. How many years have you been in the Recreational Rental Industry?

2. How many years have owned and operated a Recreational Rental Business?

3. Do you allow overnight rentals or trailering/drop off rentals? ☐ Yes ☐ No

If yes, describe:

4. Are your rentals operated on a guided tour basis? ☐ Yes ☐ No

5. Do you require 1 guide in the front and 1 guide in the back? ☐ Yes ☐ No ☐ N/A

6. What is the minimum distance between each participant on a tour?

7. If not operating guided tours, do you have a designated riding area? ☐ Yes ☐ No ☐ N/A

If yes, how is your designated riding area marked?

8. If renting pontoons, what is the maximum capacity allowed?

9. If renting pontoons, do they have slides? ☐ Yes ☐ No

10. Are Safety Rules clearly posted / distributed to all customers? ☐ Yes ☐ No

11. Are Safety features explained to renter prior to use? ☐ Yes ☐ No

12. Do you verify if participants can swim? ☐ Yes ☐ No

13. What is your procedure if the participant can't swim? Please explain:

15. Do all renters sign a waiver? ☐ Yes ☐ No

If yes, attach copy. If no, please explain in detail:

16. Do you keep a formal record of renter's names, dates, equipment & charges? ☐ Yes ☐ No

17. Do you require renters to show proof of age? ☐ Yes ☐ No

18. What is the age allowed for participants to operate motorized rentals? ☐ Yes ☐ No

19. What is the age allowed for passengers to ride jet skis? ☐ Yes ☐ No

20. Do you require passengers (including children) to sit behind the driver on a jet ski?  
☐ Yes ☐ No

21. What is your procedure if a jet ski capsizes? (e.g. 'We teach them how to right it' or 'They blow their emergency whistle and wave their arms')



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### Rental Supplement

21a. How do you communicate these procedures to the participant and when does this communication occur?

22. Do all renters receive instruction on the proper operation of equipment? ☐ Yes ☐ No

23. Do you have chase vessels in operation at all times? ☐ Yes ☐ No

24. Do you tow any tubes? (All tubes must be listed on the watercraft schedule below) ☐ Yes ☐ No

25. Do you allow renters to tow any tubes or water toys? ☐ Yes ☐ No

26. Please select one of the following for operating loc 1:

☐ Lake ☐ River ☐ Ocean ☐ Bay ☐ Other

27. Please select one of the following for operating loc 2:

☐ Lake ☐ River ☐ Ocean ☐ Bay ☐ Other

28. Please describe your Navigational Area for all locations: *(Intracoastal waterway, protected waters, busy traffic, speed limits, local laws and ordinances regarding the waterway, unique tidal or traffic characteristics):*

29. Do you utilize a map of the navigational area and point out unique tidal or traffic characteristics to the participants? ☐ Yes ☐ No

30. Do you keep weather, equipment inspection and maintenance log? ☐ Weather ☐ Equipment Inspection ☐ Maintenance

31. Describe in detail your Maintenance Procedures for Rental Equipment:

32. Is rental equipment stored in a locked building when operation is closed for business?

☐ Yes ☐ No

33. Is any rental equipment kept in the open when operation is closed for business? ☐ Yes ☐ No

If yes, describe:

34. Describe in detail your Security Measures for Rental Equipment:

35. Describe how weather conditions are monitored (weather apps, tv, radio, etc.):

36. What weather is compatible for Rental Activities?

37. Is there an emergency phone number where you can be reached by renter in the event of a loss? ☐ Yes ☐ No



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### Rental Supplement

38. Describe the procedure for medical emergencies (Attach a copy of written procedure with application):

39. Describe the procedure for participants who break the rules:

**MANDATORY - Attach a copy of your procedures manual and/or provide a detailed description of your operations from the time the participant arrives until the participant departs.**

**MANDATORY - Attach a copy of your safety briefing including the safety script given by employees to participants. Refer to eligibility requirement #6.**

### Coverage Requested

Hull & Machinery ☐ Yes ☐ No

Number of Rental Vessels:

Total Value:

Shuttle Boat Coverage ☐ Yes ☐ No

Number of Shuttle Boats:

Shuttle Hull Coverage  
(Value):

Are shuttles used to transport passengers? ☐ Yes ☐ No

Crew Coverage ☐ Yes ☐ No

# of Crew Covered:

# of Passengers:

Does any crew have pre-existing health conditions: ☐ Yes ☐ No

Crew Limits of Liability Required: ☐ 100,000 ☐ 300,000 ☐ 500,000 ☐ 1,000,000

PLEASE ENTER ANNUAL REVENUES FOR ALL ACTIVITIES YOU WISH QUOTED (projection if new business) PLEASE CHECK ALL OPERATIONS THAT DO NOT APPLY

Check if Exposure	Activities Covered	Gross Revenue
<input type="checkbox"/>	Jetski Rentals	
<input type="checkbox"/>	Kayak/Canoe Rentals	
<input type="checkbox"/>	Banana Boat Rentals	
<input type="checkbox"/>	Pontoon Boat Rentals	
<input type="checkbox"/>	Bicycle Rentals	
<input type="checkbox"/>	Fishing Equip Rentals	
<input type="checkbox"/>	Surfboard Rentals	
<input type="checkbox"/>	Beach Equip (chairs, rafts, boogie boards, etc.)	



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### Coverage Requested (continued)

Check if Exposure	Activities Covered	Gross Revenue
<input type="checkbox"/>	I/O Rentals	
<input type="checkbox"/>	Motorized Boat & Sailboat Rentals	
<input type="checkbox"/>	Non-Motorized & Sailboat Boat Rentals	

### JET SKI SCHEDULE

\*Physical Damage is not provided unless requested – Enter Market Value and Check for Yes  
\*If leased, we require a copy of the lease agreement

#	Year	MFG/ Model	Hull ID #	Max # Pass	Owned or Leased*	Market Value	Physical Damage	MPH	Governors
1					<input type="checkbox"/> O <input type="checkbox"/> L		<input type="checkbox"/> Y <input type="checkbox"/> N		<input type="checkbox"/> Y <input type="checkbox"/> N
2					<input type="checkbox"/> O <input type="checkbox"/> L		<input type="checkbox"/> Y <input type="checkbox"/> N		<input type="checkbox"/> Y <input type="checkbox"/> N
3					<input type="checkbox"/> O <input type="checkbox"/> L		<input type="checkbox"/> Y <input type="checkbox"/> N		<input type="checkbox"/> Y <input type="checkbox"/> N
4					<input type="checkbox"/> O <input type="checkbox"/> L		<input type="checkbox"/> Y <input type="checkbox"/> N		<input type="checkbox"/> Y <input type="checkbox"/> N
5					<input type="checkbox"/> O <input type="checkbox"/> L		<input type="checkbox"/> Y <input type="checkbox"/> N		<input type="checkbox"/> Y <input type="checkbox"/> N
6					<input type="checkbox"/> O <input type="checkbox"/> L		<input type="checkbox"/> Y <input type="checkbox"/> N		<input type="checkbox"/> Y <input type="checkbox"/> N
7					<input type="checkbox"/> O <input type="checkbox"/> L		<input type="checkbox"/> Y <input type="checkbox"/> N		<input type="checkbox"/> Y <input type="checkbox"/> N
8					<input type="checkbox"/> O <input type="checkbox"/> L		<input type="checkbox"/> Y <input type="checkbox"/> N		<input type="checkbox"/> Y <input type="checkbox"/> N
9					<input type="checkbox"/> O <input type="checkbox"/> L		<input type="checkbox"/> Y <input type="checkbox"/> N		<input type="checkbox"/> Y <input type="checkbox"/> N
10					<input type="checkbox"/> O <input type="checkbox"/> L		<input type="checkbox"/> Y <input type="checkbox"/> N		<input type="checkbox"/> Y <input type="checkbox"/> N

### MOTORIZED WATERCRAFT (Inboard, I/O, OB, including Sailboats, etc.)

\*Physical Damage is not provide unless requested – Enter Market Value and Check for Yes  
\*If leased, we require a copy of the lease agreement

#	Year	MFG/ Model	Hull ID #	Max # Pass	Owned or Leased*	Market Value	Physical Damage	Lgth	HP
1					<input type="checkbox"/> O <input type="checkbox"/> L		<input type="checkbox"/> Y <input type="checkbox"/> N		
2					<input type="checkbox"/> O <input type="checkbox"/> L		<input type="checkbox"/> Y <input type="checkbox"/> N		
3					<input type="checkbox"/> O <input type="checkbox"/> L		<input type="checkbox"/> Y <input type="checkbox"/> N		
4					<input type="checkbox"/> O <input type="checkbox"/> L		<input type="checkbox"/> Y <input type="checkbox"/> N		
5					<input type="checkbox"/> O <input type="checkbox"/> L		<input type="checkbox"/> Y <input type="checkbox"/> N		



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### NON - MOTORIZED WATERCRAFT (Kayaks, Canoes, Non-Motorized Sailboats, Banana Boats, etc.)

\*If leased, we require a copy of the lease agreement

#	Year	Type	MFG/ Model	Hull ID #	Max # Pass	Owned or Leased*
1						<input type="checkbox"/> O <input type="checkbox"/> L
2						<input type="checkbox"/> O <input type="checkbox"/> L
3						<input type="checkbox"/> O <input type="checkbox"/> L
4						<input type="checkbox"/> O <input type="checkbox"/> L
5						<input type="checkbox"/> O <input type="checkbox"/> L

### TRAILER (Complete if physical damage coverage desired)

#	Year	MFG/Model	VIN	Market Value
1				
2				
3				

### RECREATIONAL RENTAL - 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		Your managers, employees, instructors, crew and/or captain shall possess all relevant skills and knowledge of your operation and its activities including, but not limited to: A. Following established guidelines for safe operating procedures B. Proficiency in emergency techniques C. Understanding all following instructions for the proper use of safety equipment D. When to notify appropriate medical personnel
2.		During operational hours, there shall always be at least one member of staff in attendance that holds current qualifications in CPR and First Aid.
3.		It shall be responsibility of the manager to evaluate and determine that weather conditions are favorable for operation. The manager will monitor weather forecasts, visibility, wind predictions and tides. The manager shall not knowingly operate in rain or fog that reduces the monitoring visibility of the motorized vessels, squalls, blizzards or during a known lightning storm within 5 miles from the operation site.

## Minimum Eligibility Requirements (continued)

No.	Initials	Requirements
4.		The manager shall not knowingly conduct activities during a small craft warning alert and/or when a storm frontal system is approaching within 7 miles from the operating area.
5.		All operators are required to abide by all local, state, and federal laws, including USCG licensing when applicable. Activities shall not take place without first informing nearby authorities in accordance with local regulations, where applicable.
6.		Passengers and participants shall be given a safety briefing prior to departure and before the activity commences. The manager shall ensure that this safety briefing is instructive, informative and capture the undivided attention of all passengers and participant, and shall include: A. A description of the activity. B. The safety precautions while underway. C. The procedure in the event of an unexpected emergency. D. The proper use of hand signals. It is the manager's responsibility to preclude any passenger or participant who appears to be afraid or intimidated prior to the activity.
7.		All participants operating a personal watercraft must be issued a USCG approved Type I, II, or III safety equipment at all times e.g. PFD's (personal floatation devices) whether required by the state or local law or not.
8.		All equipment must be inspected daily, prior to the commencement of activities. Equipment, which a reasonable and prudent person would consider damaged and worn so as to create a potential hazard to life or health, will never be used in the activity.
9.		Written logs of all inspections, weather and maintenance shall be maintained.
10.		Prior to participation in an activity, or prior to a participant to boarding a watercraft, 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.
11.		You will not allow any passenger or participant to take part in the activity or board a watercraft when you know, suspect or believe that they are or may be under the influence of alcohol or drugs.
12.		You will not knowingly allow any passenger or participant to take or consume alcohol or drugs during the activity or while on board the watercraft.
13.		All vendors or subcontractors shall maintain a current certificate of insurance with your business named as "Additional Insured" and with a minimum limit of \$1,000,000.
14.		Covered vessels are scheduled motorized (e.g., Jet Ski, Rental Boat) or non-motorized personal watercraft (e.g., kayak) rented to others for use as a recreational personal watercraft.

## Minimum Eligibility Requirements (continued)

No.	Initials	Requirements
15.		Covered vessels are subject to the maximum passenger capacity as designated by the manufacturer.
16.		All managers or employees must be equipped at all times with a fully functional and sufficient: VHF radio, First Aid Kit, Whistle and an Emergency cell phone. All personnel must be aware of this equipment and how it is operated.
17.		It will be the manager's responsibility to ensure that the covered personal watercraft is maintained and equipped in a seaworthy condition at all times. Seaworthy means properly constructed, suitably prepared / maintained, properly laden, sufficiently strong and competently equipped (cables, anchors, water, fuel, lights, etc.) to allow it to safely engage in the activity intended.
18.		Pre-launch checks shall be conducted ensuring (a) the personal watercraft is adequately fueled (b) the controls are free of encumbrances and are in proper working order (c) the throttle is smooth (d) the hull is damage free and required safety equipment is on board (f) the engine is test started. Required safety equipment includes those items required under all local, state, and federal watercraft laws.
19.		Prior to allowing a participant to rent any personal watercraft you shall verify proof of age and identification.
20.		You will not allow participants to tow any type of tube or water toy.

## MOTORIZED WATERCRAFT RENTAL – SPECIFIC REQUIREMENTS

21.		When motorized personal watercrafts are in operation, the manager shall maintain a serviced and manned watercraft, (e.g. Jetski or an approved alternative) fit for the purpose of emergency rescue/retrieval of participants and passengers.
22.		Under no circumstances shall the operator, passenger or participant use a motorized personal watercraft in a contest or for any racing event.
23.		Under no circumstances shall the operator allow overnight rentals of motorized personal watercraft.
24.		For inland or coastal waters, you will not allow the use of motorized personal watercraft; (a) prior to sunrise, during dusk or after sunset (b) prior to the establishment of boundaries of operations (c) outside of the boundaries of operations.
25.		Motorized Personal Watercraft may not be rented to any person under the age of 18 years on their last birthday, or the age as designated by law, whichever is greater. Operators of motorized Personal Watercraft must be at least 16 years of age on their last birthday, or the age as designated by law.
26.		<b>FOR JETSKI RENTAL OPERATIONS:</b> You shall ensure that a designated riding area is established and that such is (a) clearly marked and identified, and (b) such is within the vision of the manager, guided tour leader, or designated adult supervising employee from the shoreline where the personal watercraft was boarded.

## Minimum Eligibility Requirements (continued)

No.	Initials	Requirements
27.		FOR JET SKI RENTAL OPERATIONS: Managers or qualified employee shall (a) explain all aspects of the PWC Renter Orientation Checklist and have the participant initial where required (b) specifically prohibit wave and wake jumping (c) prohibit 'water skiing or tubing' with the personal watercraft.
GUIDED JET SKI TOUR – SPECIFIC REQUIREMENTS		
28.		You will have a lead guide for all tours and a secondary rear guide (positioned in the back of the tour) for any tour that exceeds two participants.
29.		You will have participants keep 100 ft from other participants but no more than 150 ft.
TUBING – SPECIFIC REQUIREMENTS		
30.		You will only use tubes that are approved by the carrier and listed on the watercraft schedule in your policy.
31.		You will utilize a tow rope with a tensile strength of at least 4,100 pounds at all times with a length of at least 50 feet not to exceed 65 feet.
32.		You will not operate the towing vessel at a speed greater than 20 miles per hour or the speed recommended by the manufacturer, whichever is less.
33.		You will not whip the tube and riders.
34.		Tube manufacturer recommendations for maximum number of participants and maximum speed will be adhered to.
35.		Tow Ropes must be inspected daily. Tow ropes that are sun faded or frayed must be replaced immediately.
36.		No more than two tubes will be pulled at one time.
37.		An appointed secondary lookout shall be required at all times while towing operations are conducted. It shall be the responsibility of the captain to appoint a designated secondary lookout. In addition, the captain shall ensure that the lookout is at all times monitoring the passengers while towing operations are conducted. The lookout shall be a minimum of 16 years of age and shall be located either on-board the tow vessel or stationed at the furthest aft seating position on the towing vessel.
38.		All participants must be issued a USCG approved Type I, II, or III safety equipment at all times e.g. PFD's (personal floatation devises) whether required by the state or local law or not.



### Section 8: Minimum Eligibility Requirements (continued)

**IN THE EVENT YOU ARE UNABLE TO INITIAL ANY SECTION ABOVE, PLEASE PROVIDE AN EXPLANATION OF THE ALTERNATIVE PROCEDURE THAT YOUR OPERATION IS UNDERTAKING BELOW. THIS WILL BE SUBMITTED TO THE CARRIER FOR APPROVAL**

No.	Explanation and Comments:

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:

Date:

### IMPORTANT INSTRUCTIONS - PERSONAL WATERCRAFT

(To Be Read in Conjunction with the Eligibility Requirements)

The proper and professional operational conduct, presentation, completion and keeping of records, are important considerations if the desired protection is to be afforded a practicing professional by the RELEASE OF LIABILITY, WAIVER OF CLAIMS, EXPRESS ASSUMPTION OF RISK AND INDEMNITY AGREEMENT provided and approved by the insurance company. To ensure the operation is conducted with utmost integrity, and that the above-completed agreement and other policy documents will be most valuable to you in case a claim of negligence is made against you, follow these steps. Under no circumstances should any forms or documents be used by You that have not been provided and approved by the insurance company.

#### 1. Instructions

Webster's New Universal Unabridged Dictionary © 1994 defines "safe" as, "1. secure from liability to harm, injury, danger, or risk: a safe place." Clearly Personal Watercraft is not safe! One of the attractions of this sport is the adventure and "danger" of the activity.

We can make Personal Watercraft Rentals "safer." We can minimize risk. In concept, every Personal Watercraft excursion is in reality a risk management program, in that, we develop the attitude, skills and knowledge necessary for the participant to participate in an adventure activity while minimizing the risks thereof.

Utmost professional conduct is required of you and any employees aboard the personal watercraft vessel, at all times. Both Captain and Crew should be properly trained and advised in personal relations, so as to be able to deal with any eventuality whilst conducting personal watercraft operations.

Should an incident occur, keep all opinions, comments and jokes until after the excursion. You should know how to speak with participants, when to speak and when NOT to speak. Any conversation should encourage the participant and portray the operator and crews' integrity, professionalism and sincerest interest in the participant's safety. An aggrieved participant will cost you money.

### IMPORTANT INSTRUCTIONS - PERSONAL WATERCRAFT (continued)

Keep and maintain an 'Incident Log' on board the personal watercraft vessel, to capture facts and details of ANY incident or unfortunate occurrences during personal watercraft activities. You should have copies of the 'Incident Report' form provided in your policy and approved by the insurance company on board the personal watercraft vessel for this very purpose. Irrespective of whether injury is sustained or not, incidents that occur during personal watercraft activities should be reported to your insurance company IMMEDIATELY in accordance with the 'Claim (Incident) Notification & Reporting Clause' provided in your policy. This will allow the insurance company to begin any investigation necessary to protect you and the insurance company.

Ensure that the participants have correctly completed and signed the 'Personal Watercraft Release Of Liability, Waiver Of Claims, Express Assumption Of Risk And Indemnity Agreement' form, provided and approved by the insurance company (refer to No. 4 and 5 of this document), prior to embarkation or boarding the vessel.

#### 2. Explain

An individual must be cognizant of the risks of an activity, for which they are being asked to accept responsibility. Read the 'Personal Watercraft Release Of Liability, Waiver Of Claims, Express Assumption Of Risk And Indemnity Agreement' statement provided and approved by the insurance company, to all participants prior to boarding the vessel.

Ensure that a safety briefing is conducted in accordance with the eligibility requirements, prior to embarking or boarding the vessel, fully explaining the risks associated with personal watercraft and the planned activity so that individuals can make an informed decision to accept responsibility for their own safety. For motorized personal watercraft, ensure that each participant has seen and understood "Safe Operational Guidelines & Instructions for Jetski Operations."

Ensure all have correctly completed and signed the 'Personal Watercraft Release Of Liability, Waiver Of Claims, Express Assumption Of Risk And Indemnity Agreement' form provided and approved by the insurance company and have had all documents fully explained.

#### 3. Answer Questions

Leave ample time to ask for and answer any questions regarding the 'Personal Watercraft Release Of Liability, Waiver Of Claims, Express Assumption Of Risk And Indemnity Agreement' form, and "Safe Operational Guidelines & Instructions for Jetski Operations" provided and approved by the insurance company, the Safety Briefing and the risks of the planned activity. Refer to 'No. 1', as the reason releases are necessary. A question and answer session should be prompted and conducted immediately prior to embarkation or boarding the vessel.

#### 4. Accuracy

It is important from a legal perspective that those named in the 'Personal Watercraft Rental Opera-

### IMPORTANT INSTRUCTIONS - PERSONAL WATERCRAFT (continued)

tions Release Of Liability, Waiver Of Claims, Express Assumption Of Risk And Indemnity Agreement' form provided and approved by the insurance company; Owner, Vessel and other entities, be identified by their full legal names (middle initials are acceptable). Do not use nicknames for the above or other variations like 'Jimmy' for 'James'. Also, list each Owner or Vessel by name. Waiver and release agreement wording is based upon recent legal developments and legal counsel's review and must not be altered in any way.

#### 5. Complete

The entire 'Personal Watercraft Release Of Liability, Waiver Of Claims, Express Assumption Of Risk And Indemnity Agreement' form provided and approved by the insurance company, must be fully and accurately completed. This is the reason for requiring the confirming signature of the Captain who collects and reviews the release agreements prior to embarking or boarding the vessel.

#### 6. Timing

Participants must be given an opportunity to withdraw from the activity should they not wish to accept the risks and responsibility of the activity. This decision to participate or not must be theirs, and be free from coercion or penalty – monetary or otherwise. Therefore, it is important that the release agreement review session be scheduled as far in advance of the planned activity as is possible.

#### 7. Record keeping

All records relating to individual participants shall be retained for a minimum of five (5) years. These records should include, but not be limited to: The 'Personal Watercraft Release Of Liability, Waiver Of Claims, Express Assumption Of Risk And Indemnity Agreement' form provided and approved by the insurance company.

#### 8. Producing the waiver agreement in the event of a claim

It is required, upon request by the Insurer or its representatives, that you be able to provide an original, completed, properly executed; 'Personal Watercraft Release Of Liability, Waiver Of Claims, Express Assumption Of Risk And Indemnity Agreement' form provided and approved by the insurance company. This is expressed in the warranties of the insurance policy.

#### 9. In Case of an incident

Refer to the 'Incident Report Form', 'Your Duties In The Event Of A Loss, Occurrence, Claim Or Suit' and the 'Claim (Incident) Notification And Reporting Clause'. There you will find Incident management guidelines and a report form. Direct your completed report form and any questions you may have directly to the named individual detailed in the 'Claim (Incident) Notification & Reporting Clause' in your policy. Doing so establishes attorney-client privilege. Submit a complete report as soon as possible as described above.

#### 10. Monetary impact from executing proper procedures and use of forms

A properly executed 'Personal Watercraft Rental Operations Release Of Liability, Waiver Of Claims,



# PWC Renter Orientation Checklist

## Protective Clothing/Equipment for Operators and Passengers

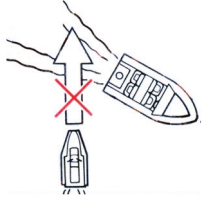
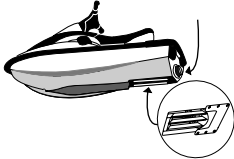


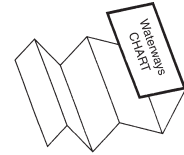

Renter Initials	<div data-bbox="342 363 519 636"> <p>PFD</p> <p>Wet Suit Bottom</p> </div> <div data-bbox="594 363 1256 392"> <b>Wear PFD and Other Protective Clothing/Equipment</b> </div> <ul data-bbox="623 396 1391 594" style="list-style-type: none"> <li>• You must wear an appropriate personal flotation device (PFD) at all times.</li> <li>• Wear a wet-suit (or wet suit bottom) while operating the PWC. Normal swimwear does not adequately protect against forceful water entry into the lower body opening(s) of both male and females. Severe internal injuries can occur if water is forced into body cavities as a result of falling into water or being near jet thrust nozzle.</li> <li>• Additional protective equipment (such as footwear, eyewear) may be needed.</li> </ul>
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## PWC Controls

Renter Initials	<div data-bbox="326 737 703 894"> <p>Wrist OR PFD</p> </div> <div data-bbox="740 751 1037 781"> <b>Keep Lanyard Attached</b> </div> <ul data-bbox="769 785 1391 867" style="list-style-type: none"> <li>• Securely attach engine shut-off cord (lanyard) to your wrist or PFD (as directed) and wear it at all times. Then if you fall off the PWC, the engine will stop.</li> </ul>
Renter Initials	<div data-bbox="331 919 532 1050"> <p>START</p> <p>STOP</p> </div> <div data-bbox="594 919 1104 949"> <b>Know How to Start and Stop the Engine</b> </div> <ul data-bbox="623 953 1421 1035" style="list-style-type: none"> <li>• To start the engine, be sure that the lanyard is attached and push the start button.</li> <li>• To stop the engine, push the stop button. Stopping the engine <b>will not</b> stop the forward motion of the PWC and <b>will</b> result in loss of steering.</li> </ul>
Renter Initials	<div data-bbox="331 1077 560 1224"> </div> <div data-bbox="594 1073 943 1102"> <b>Know Operational Controls</b> </div> <ul data-bbox="623 1106 1421 1218" style="list-style-type: none"> <li>• The throttle controls your speed. Apply the throttle lever on the handle to accelerate and release it to slow down.</li> <li>• The handlebars move the jet thrust nozzle directing thrust in different directions to steer the PWC. <b><u>Without thrust you cannot steer the PWC.</u></b></li> </ul>

## Avoid Collisions — Most PWC Injuries and Deaths Result from Collisions

Renter Initials	<div data-bbox="342 1339 560 1465"> </div> <div data-bbox="594 1325 1166 1354"> <b>Do Not Release Throttle when trying to Steer</b> </div> <ul data-bbox="623 1358 911 1383" style="list-style-type: none"> <li>• <b><u>You need throttle to steer.</u></b></li> </ul> <div data-bbox="594 1415 1068 1444"> <b>Take Early Action to Avoid Collisions</b> </div> <ul data-bbox="623 1449 1190 1474" style="list-style-type: none"> <li>• Remember, PWC's and other boats <b><u>do not have brakes.</u></b></li> </ul>
Renter Initials	<div data-bbox="321 1528 574 1646"> </div> <div data-bbox="594 1535 807 1564"> <b>Scan Constantly</b> </div> <ul data-bbox="623 1568 1398 1625" style="list-style-type: none"> <li>• Scan constantly for people, objects and other boats (including PWCs).</li> <li>• Be alert for conditions that limit your visibility or block your vision of others.</li> </ul>
Renter Initials	<div data-bbox="321 1759 609 1877"> </div> <div data-bbox="594 1680 855 1709"> <b>Operate Defensively</b> </div> <ul data-bbox="623 1713 1421 1940" style="list-style-type: none"> <li>• Operate at safe speeds.</li> <li>• Keep a safe distance away from people, objects and other boats (including PWCs).</li> <li>• Do not follow directly behind PWCs or other boats.</li> <li>• Do not go near others to spray or splash them with water.</li> <li>• Avoid sharp turns and other maneuvers that make it difficult for others to avoid colliding with you or that make it difficult for others to understand where you are going.</li> </ul>

Other Hazards	
Renter Initials	 <p><b>Avoid Aggressive Maneuvers</b></p> <ul style="list-style-type: none"> <li>• This is a high-performance boat—it is not a toy.</li> <li>• Ride within your limits and avoid aggressive maneuvers to reduce the risk of loss of control, ejection, and collision.</li> <li>• Sharp turns or jumping wakes or waves can increase the risk of back/spinal injury (paralysis), facial injuries, and broken legs, ankles or other bones.</li> <li>• Do not jump wakes or waves.</li> </ul>
Renter Initials	 <p><b>Do Not Apply Throttle when Anyone is at the Rear of the PWC</b></p> <ul style="list-style-type: none"> <li>• Items such as long hair, loose clothing, or PFD straps can become entangled in moving parts resulting in severe injury or drowning.</li> </ul>
Renter Initials	 <p><b>Do Not Apply Throttle when Anyone is at the Rear of the PWC</b></p> <ul style="list-style-type: none"> <li>• Do not apply the throttle when anyone is standing or swimming toward the rear of the PWC. Water and/or debris exiting jet thrust nozzle can cause serious injury.</li> </ul>
Renter Initials	 <p><b>Know How to Right the PWC in Open Water</b></p> <ul style="list-style-type: none"> <li>• If you capsize in open water, swim to the rear of the PWC and turn it upright — be sure to turn it in the proper direction. Then board it from the rear.</li> </ul>
Other Rules and Safety Information that May Apply to Your Situation	
Renter Initials	<div style="display: flex; justify-content: space-around;"> <div style="border: 1px solid black; padding: 5px; text-align: center;">Rental Agency Rules</div> <div style="border: 1px solid black; padding: 5px; text-align: center;">Boating Laws</div> </div> <p><b>Follow Rental Agency Rules and Boating Laws</b></p> <ul style="list-style-type: none"> <li>• Review all rental agency rules and applicable boating laws.</li> <li>• Do not overload PWC. Do not tow unless the PWC is designed and equipped for towing. Know and follow all State requirements related to towing.</li> </ul>
Renter Initials	 <p><b>Know the Waters</b></p> <ul style="list-style-type: none"> <li>• Know the area in which you will be operating and observe all navigational markers and signs.</li> </ul>
Renter Initials	 <p><b>Follow the Additional PWC Warnings and Instructions that May Apply</b></p> <ul style="list-style-type: none"> <li>• Depending on the circumstances, the Owner's Manual and product labels may have relevant information not covered in this basic orientation.</li> </ul>
Final Check	
Renter Initials	<p><b>READY AND ABLE ?</b></p> <ul style="list-style-type: none"> <li>• Do you understand that you should scan constantly, operate defensively and avoid aggressive maneuvers?</li> <li>• Do you understand that PWCs do not have brakes?</li> <li>• Do you understand that you should <b>not</b> release the throttle when you are trying to steer away from people, objects, other boats (including PWCs)?</li> <li>• Do you have any question about the PWC or its operation?</li> </ul>

I have been instructed on and understand the rules and information provided in this orientation.

Signature of PWC Renter

Signature of PWC Rental Agency Employee



## Watersports Application

Cossio Insurance Agency • 864-688-0121 • Fax: 864-603-2348 • P.O. Box 5987, Greenville, SC 29606

### IMPORTANT INSTRUCTIONS - PERSONAL WATERCRAFT (continued)

Express Assumption Of Risk And Indemnity Agreement' provided and approved by the insurance company protects you, the Association and the insurance company from claims made against you. The lack of same can result in significant monetary losses to all involved and could result in a restriction or denial of your coverage because of your violation of the policy's warranty regarding waiver.

**I have read these instructions, understand them, and I agree to abide by them at all times.**

**APPLICANT'S SIGNATURE**

**DATE:**



FRAUD NOTICE

GENERAL STATEMENT: 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 [NY: substantial] civil penalties. (Not applicable in CO, DC, FL, HI, KS, MA, MN, NE, OH, OK, OR, VT or WA; in LA, ME, TN, and VA, insurance benefits may also be denied)

APPLICABLE IN 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 agent of an insurance company who knowingly provides false, incomplete, or misleading facts or information to a policy holder or claimant for the purpose of defrauding or attempting to defraud the policy holder or claimant with regard to a settlement of award payable from insurance proceeds shall be reported to the Colorado Division of Insurance within the Department of Regulatory Agencies.

APPLICABLE IN THE DISTRICT OF COLUMBIA: 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 FLORDIA: 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 HAWAII: For your protection, Hawaii law requires you to be informed that presenting a fraudulent claim for payment of a loss or benefit is a crime punishable by fines or imprisonment, or both.

APPLICABLE IN KANSAS: Any person who, knowingly and with intent to defraud, presents, 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 for personal or commercial insurance, or a claim for payment or other benefit pursuant to an insurance policy for commercial or personal insurance 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.

APPLICABLE IN MASSACHUSETTS, NEBRASKA, OREGON AND VERMONT: 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, may be committing a fraudulent insurance act, which may be a crime and may subject the person to criminal and civil penalties.

APPLICABLE IN MINNESOTA: Any person who files a claim with intent to defraud or helps commit a fraud against an insurer is guilty of a crime.

APPLICABLE IN OHIO: Any person who, with intent to defraud or knowing that he/she is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deception statement is guilty of insurance fraud.

APPLICABLE IN OKLAHOMA: 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 IN WASHINGTON: 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.

I understand that the insurance company, in determining in whether to provide insurance coverage, will rely on the information contained in this form and all other information submitted. I hereby warrant, represent and confirm that, to the best of my knowledge, all information provided is complete, true and correct.

Insured Signature:

Date: