

Cyber Liability

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

### DIRECTIONS:

- 1. Complete the enrollment form (all pages) in full by filling in the blue fields.
- 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) General Liability Accident Medical Earthquake Inland Marine Workers Compensation Commercial Auto EPLI Flood Hired & Non-Owned Auto

□ Umbrella

Flood
 Abuse/Molestation

# **Section 1: General Information**

 $\Box$  I am a new account  $\Box$  I am renewing my coverage

1. Named Insured (as it should appear on the policy):

2.	Doing	Business as	(DBA)	):
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4.	Mai	iling	Add	dress:
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6. Contact Person:	Telephone:
Cell:	Fax:
Website:	Email:

# Section 2: Dates

Coverage will begin the day after the completed enrollment form and premium are received and approved by us, or on a later date you specify below. (If renewing coverage, please provide the expiration date of your current policy.) Start my coverage on this date:

# **Section 3: Business Information**

1. Form of business: 
Not-for-profit organization 
For-profit organization

2. Type of organization: Individual Team I League or club (an entity organized to provide regu-
lated competition for multiple teams participating in a specific sport) 🛛 Association (an entity, usually not-
for-profit, that exists to further a particular sport, to protect the public interest and the interests of the partic-
ipants of that sport. A fee is typically charged to become a member and formal rules/regulations are usually
required and enforced)

3. Are you seeking coverage for all participants within your organization?  $\Box$  Yes  $\Box$  No

<ol><li>Do any of your teams include both youth athletes (Class B or Cl</li></ol>	lass C sports) and adult athletes
(Class A sports) participating together on the same team?  Yes	🗆 No

If yes, you must use the Class A rate for all participants when rating your premium. Class A coverage will apply.





# Amateur Sports Teams/Leagues Application

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# Section 3: Sexual Abuse or Molestation Liability Coverage

□ Check here and skip this section if you do not want this coverage option

Coverage is contingent upon underwriting review and approval of the following questionnaire.

1. Does your organization currently have employees, volunteers or require the presence of at least two adults when minors are present?  $\Box$  Yes  $\Box$  No

2. Have any claims, allegations or charges of abuse, molestation or sexual misconduct been made against you or your organization or anyone working on behalf of your organization?

a. Are you aware of any occurrences that could lead to a claim? 
Yes No

If yes to 2 or 2a, please explain:

3. Do you, your organization or sanctioning/governing body have written procedures in place regarding the prevention and mitigation of abuse, molestation or sexual misconduct?

a.Do the procedures require that known or suspected abuse incidents must be reported to law enforcement? 
Yes 
No

b. Are written procedures provided or available to each employee, volunteer or sanctioning/governing body member? Yes No

c. Do the written procedures establish and require adherence to the "three person rule"? ("Three person rule" prhibits one adult from being alone with one youth. A second adult must be present, or there must be two or more youths with an adult.)

If no, do the procedures establish if and when exceptions to the "three person rule" are permissible as part of your operations/activities?  $\Box$  Yes  $\Box$  No

4. Please complete the following questions regarding employee and volunteer screening controls used by your organization.

□ Check here an skip the chart below if you have no employees or volunteers, but always require the presence of at least two adults whenever minors are present.

<b>Please Complete All Questions</b> The term "Volunteers" in the following questions means someone who exerts control over or supervises participants.	Employees (Check here if none) □	<b>Volunteers</b> (Check here if none) □	
Are written application required?	□Yes □No	□Yes □No	
If yes, does the application include questions about whether the individual has ever been convicted for any crime involving physical violence or sex related offenses?	□Yes □No	□Yes □No	
If yes, and applicant check yes, do you reject the application?	□Yes □No	□Yes □No	
Are background checks provided by a third party vendor/ser- vice?	□Yes □No	□Yes □No	
If yes, do you reject an applicant with any history of physical violence or sex related offenses?	□Yes □No	□Yes □No	
Please explain any "No" responses to any questions:			



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# Section 4: Equipment and Contents Coverage (Inland Marine)

□ Check here and skip this section if you do not want this coverage option

TO AVOID A CO-INSURANCE PENALTY, YOU MUST INSURE 100% OF THE REPLACEMENT COST OF YOUR EQUIPMENT AND CONTENTS FOR ALL OF YOUR LOCATIONS.

Step 1: Fill in the values to determine your total replacement cost amount for ALL locations

Individually list any items with values over \$5,000	Value	
	\$	
	\$	
	\$	
Provide values for categories below (DO NOT include those values already shown above)		
Sports equipment (such as balls, uniforms, pads, helmets, netting)		
Field maintenance equipment (such as lawn mowers, grooming equipment)		
<b>Concession stand equipment, excluding products</b> (such as popcorn, hot dog and soda machines)		
Portable storage units (not permanent structures)		
Misc. equipment - please describe		
Total replacement value for all location(s) (add all lines above)		
Step 2: Complete ONLY if you replacement cost value is over \$100,000		
1. Please describe the building type your equipment is stored in (e.g.:frame or fire resistive ware- house)		
2. Do you have a security system in place?  Yes  No		
a. If yes, please describe:		
3. Is any other operations, besides your own, or equipment of others stored in the same facility in which you store your equipment? □ Yes □ No		
4. Please attach a complete inventory list with values of each item		



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# Section 5: Coverage Exclusions

The following exclusions are contained in the commercial general liability coverage provided by this program. 24-hour premises liability (unless optional coverage is purchased for sports fields); Abuse. molestation, harrassment or sexual conduct (unless optional coverage is purchased); Aircaft/hot air balloon; Airport; Amusement devices (the ownership, operation, maintenance or use of: any mechanical or non-mechanical ride, slide, or water slide, any inflatable recreational device, any bungee operation or equipment, any vertical device or equipment used for climbing-either permanently affixed or temprarily erected, or dunk tank. Amusement devices do not include any video or computer games or any device that is specifically designed for the training or instruction of the activity for which you are enrolled.); Animals (injury or death to, or injury, death or property damage caused by any animal owned, rented or hired by you); Asbestos; Athletic or sports participants in: Box lacrosse, Broomball, Diving, Dodgeball, Gymnastics, Hurling, Ice Hockey, Inline Hockey, Inline Skating (speed), Judo, Karate, Lacrosse (age 20 & over), Powerlifting (age 20 & over), Ringette, Roller hockey (inline), Taekwondo, Takraw, Umpire/referee association for Class A Sports, Water Hockey (age 20 & over), Water polo (age 20 & over), Weightlifting (age 20 & over), Wrestling (age 20 & over), Babysitting/child care services; Carnivals/festivals; Cheer and dance studios; Commercial general liability standard exclusions (CG0001 04/13 edition); Concerts; Cryogenic chambers/therapy; Employment-related practices; Events involving gambling (eg: bingo, casino nights, poker, Texas hold'em tournaments); Events where alcohol is served; Fireworks; Fungi or bacteria; Gymnastics studios; Haunted attractions; Intercollegiate & Interscholastic teams, leagues and associations; Lead; Martial arts studios; Non-rostered participants at tournaments hosted by the enrolled member (unless optional coverage is purchased); Nuclear energy liability; Operations, ownership of management of any athletic facility or field, other than while being used for covered activities; Operations of independent concessionaires/vendors in conjunction with your organization; Performers; Rodeos; Saddle animals; Snowmobile; Sports events/activities involving participants in sports other than those reported and for whom premium has been paid; Transportation of athletes/participants; Violation of statues that govern e-mails, faxes, phone calls or other methods of sending materials or information; Those operations listed as ineligible; Adventure races, Aerobic exercise, Bandy, Biathlong, BMX/stunt cycling, Boating activities/sports, Bobsled, Body boarding, Boxing, Canoe, Cheerleading (age 20 & over), Climbing, Cycling, Dance team (age 20 & over), Drill team/majorette (age 20 & over), Equestrian, Fitness - aerobics and exercise, Hammer throw, Hang gliding, Hostelling, Inline (extreme stunt/aggressive/free-style) skating, Jai alai, Javelin, Kayaking, Kite surfing, Luge (street), Marathon, Mixed martial arts, Modern pentathlon, Mountain biking and/or hiking. Mountain boarding, Open water fishing, Open water activities/sports, Orienteering, Outrigging, Parachute, Parasailing, Physical fitness, Physique (Pose) performance, Polo (horse), Rafting, Rodeo, Roller derby, Rowing/ Crew, Rugby, Sailing, Scuba diving, Shooting sports, Skateboarding, Skiing (snow or water), Sky diving, Sky surfing, Sled dog racing, Snorkeling, Snow boarding, Soccer (age 20 & over), Sports parachuting, Strength and conditioning, Streetball, Surfing (including boogie boards), Tackle and contact football (age 20 & over), Trampoline, Trapeze, Triathlon, Unicycling, Wake boarding, Wind surfing, Yachting.



# SIGNATURE PAGE

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# CYBER LIABILITY

- 1. Do you process payment cards? □ Yes □ No
- 2. Estimated annual number of payment card transactions

## WARRANTY

(Applies to all parts of this application and attachments submitted)

It is hereby understood and agreed that if insurance is issued by virtue of completing this application and any applicable supplemental applications, the Insurance is only issued on the reliance on the applicant's warranty of answers to the questions above and on any such supplemental applications. If, at the time a certificate/policy is issued and ANY OF THE ABOVE WARRANTIES IS IN ANY RESPECT INCORRECT, INCLUDING CLAIMS OR GROSS RECEIPTS, THE COVERAGE AFFORDED UNDER THE CERTIFICATE/POLICY shall, without notice to the applicant, immediately and automatically cease, & the certificate/policy shall BECOME NULL AND VOID. Warranties will survive a certificate/policy if issued.

SIGNATURE			
Print Name of Applicant	Title:		
Signature of Applicant (Mandatory)		Date:	



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# 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 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 FLORIDA: 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.

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: