

Martial Arts Accident & Liability Insurance Enrollment Form

Please print or type

1. Name of School or Studio _____

2. Address _____
Street City State Zip

3. Name of Owner(s) _____

4. Desired Effective Date of Coverage _____ Termination Date _____

5. Are you a

- Corporation Municipality Partnership Health Club Park District Individual LLC

6. What styles of Martial Arts are taught? Please be specific. _____

7. Has your past liability coverage been cancelled in any way in the last three years? If so, please be specific.

8. Waiver Requirement

Each school or studio must install a Release and Waiver or Liability and Indemnity Agreement for all students and staff members. Unintentional error on your part in securing Waiver and Release forms shall not void your coverage in the event of an occurrence to a student or staff member. However, your failure to maintain an adequate system to regularly secure Waiver and Release forms shall void your coverage in the event of an occurrence to a student or staff member. A full supply of Waiver and Release forms shall be shipped to your school or studio upon request.

9. Premium Calculation

Total number of students in the busiest month of the year _____ x \$8.95 = \$ _____

Optional hired and non-owned automobile coverage (\$850.00) = \$ _____

Optional additional \$1,000,000.00 of liability coverage (\$1,100.00) = \$ _____

Optional additional \$2,000,000.00 of liability coverage (\$2,200.00) = \$ _____

Total Premium = \$ _____

Minimum Premium is \$450.00

10. Choose 1 of the following 3 options. Please initial your choice.

Enclosed is my check for the Total Premium

Please bill my VISA/MasterCard Card # _____ Exp. Date _____

Enclosed is 20% of my total premium. I would like to finance my premium.
Please mail a finance agreement explaining the monthly payment system.

11. Any person who, with intent to defraud or knowing that he or she is facilitating a fraud against an insurer, submits application or files a claim containing a false or deceptive statement may be guilty of insurance fraud.

Signature of School or Studio Representative

Policy Holder Telephone Number

Agent Name & License Number

Agent Telephone Number

Agent Address

Francis L. Dean & Associates, Inc.



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1776 S. Naperville Rd., Bldg-B • P.O. Box 4200, Wheaton, IL 60189
(800) 745-2409 • FAX (630) 665-7294 • www.fdean.com

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INSURANCE COMPANIES

Capitol Insurance Companies
Capitol Indemnity Corporation
Capitol Specialty Insurance Corporation
Platte River Insurance Company

Martial Arts Accident & Liability Insurance



■ Martial Arts Schools or Studios

Francis L. Dean & Associates, Inc.



The Nation's Leader in Sports Insurance

The Accident Coverage

Who Is Covered

All participants in the covered activity; including members, coaches, managers, or volunteers of the policyholder.

Covered Activity

Coverage is provided for insureds while taking part in scheduled athletic games or competitions, practices, and traveling to or from games and competitions with the team.

Medical Expense Benefit

In order to receive benefits, an injury must have been incurred within 60 days from the date of an accident. The covered person must be under the care of a doctor when the eligible expenses are incurred. The eligible expenses must be incurred solely for treatment of an injury.

- While the covered person is eligible; or
- During the benefit period.

If an injury results in eligible expenses, the Company will pay the eligible expenses incurred, subject to the deductible amount. No benefits are payable for any eligible expenses incurred for an injury that has been paid or is payable by any other health care plan.

Accidental Death And Dismemberment Benefit

If a covered injury results in any of the losses listed below within one year or 100 days from the date of the accident, the Company will pay the benefit shown for that loss.

- Full Principal Sum for loss of life;
- Full Principal Sum for loss of both hands;
- Full Principal Sum for loss of both feet;

- Full Principal Sum for loss of entire sight of both eyes;
- Full Principal Sum for loss of one hand and one foot;
- Full Principal Sum for loss of one hand and entire sight of one eye;
- Full Principal Sum for loss of one foot and entire sight of one eye;
- One-Half the Principal Sum for loss of one hand;
- One-Half the Principal Sum for loss of one foot;
- One-Half the Principal Sum for loss of entire sight of one eye;
- One-Quarter the Principal Sum for loss of thumb and index finger of the same hand.

Loss of sight means the total, permanent loss of sight of the eye. The loss of sight must be irrecoverable by natural, surgical, or artificial means. Loss of a hand or foot means complete severance through or above the wrist or ankle joint. Loss of a thumb and index finger means complete severance through or above the metacarpophalangeal joints (the joints between the fingers and the hand).

(In California, loss of a thumb and index finger means loss by complete severance of at least one whole phalanx of each.)
(In South Carolina, the complete severance of four whole fingers from one hand equals the loss of one hand.)

Exclusions And Limitations

Benefits will not be paid for any loss which:

- a. is caused by or results from a covered persons:
 - intentional, self-inflicted injury, suicide, or attempted suicide, while sane or insane. In Missouri and Colorado, this exclusion applies only while sane;
- b. is caused by or results from:
 - voluntary self-administration of any drug or chemical substance not prescribed by a doctor, or not taken according to the directions;
 - attempt at, and/or commission of a crime;
 - participation in a riot or insurrection;
 - intoxication, as defined in the State where the accident occurred, or being under the influence of any controlled substance while participating in any policyholder's customary activity; or,
 - declared or undeclared war or act of war;
 - an accident which occurs while the covered person is on active duty service in any Armed Forces (Reserve or National Guard active duty is not excluded unless it extends beyond 30 days);
 - flight in an aircraft, except as a fare-paying passenger;
 - flight in a space craft or any craft designed for navigation above or beyond the earth's atmosphere;
 - ultra light aviation, hang-gliding, parachuting, or bungee-cord jumping;
 - the ownership, maintenance, or use of any watercraft unless specified in the policyholder's supervised and sponsored activity;
 - participation in any sports activity, either practice, athletic game or competition, and including travel to and from the sports activity, other than the policyholder's customary activity;
 - disease, illness, or bacterial infection, except infection resulting directly from the injury, unless this policy is specifically endorsed; or
 - medical malpractice as a result of treatment for an injury.

Note: Certain of these exclusions and limitations may be modified to meet individual state requirements. Payment through Visa, Mastercard or a flexible financing payment plan available upon request.



The Liability Coverage

\$1,000,000.00 Coverage
(Protects you in the event of a lawsuit or property damage)

Who Is Covered

This \$1,000,000.00 occurrence form general liability program provides protection for your martial arts school, owners, directors, instructors, and employees against claims of bodily injury liability, property damage liability, personal and advertising injury liability, and the litigation costs to defend against such claims. There is no deductible amount for this coverage. Coverage is offered through the Sports and Recreation Providers Purchasing Group, pursuant to the Federal Risk Retention Act of 1986.

Coverage includes suits arising out of:

- Injury or death of participants
- Injury or death of spectators
- Injury or death of volunteers
- Property damage liability
- Host liquor liability (nonprofit)
- General negligence claims
- All activities necessary or incidental to conduct activities
- Cost of investigation and defense of claims, even if groundless

- Ownership, use, or maintenance of gyms, fields, or school areas

Includes coverage for all youth hosted or non-hosted tournaments at no additional charge.

Additional insureds such as landlords can be added at no additional charge.

Exclusions

Fraudulent or dishonest acts, asbestos liability, assault and battery, punitive or exemplary damages, sexual abuse and molestation, employment related practices, professional liability, total pollution, collapse of temporary structure, fireworks and pyrotechnics, nuclear energy liability, use of saunas, sale/manufacturing/distribution of any athletic equipment, owned auto coverage, medical payments, and liability for occurrences prior to the effective date of coverage. All of the above are subject to the terms and conditions of the policy.

Note: There is no liability coverage for claims arising out of any of the following activities: Gymnastics, Cheerleading Pyramids, Trampolines or Inflatable Devices, Waterslides, White Water Rafting, Water Craft, Scuba Diving, Bungee Jumping, Rock Climbing, Repelling, Ballooning, Parachuting, Rodeo or any other Saddle Animal Exposures.

Premium Rates

Following is the combined Accident and Liability premium rate:

\$8.95 Per Student Per Year

(Staff members are included at no additional charges.)

Hired and non-owned automobile liability coverage may be added for an additional \$850.00.

Note: Hired and non-owned automobile liability coverage provides protection for rented, borrowed and other non-owned vehicles driven on martial arts business.

An additional \$1,000,000.00 of liability coverage is available for an additional \$1,100.00

An additional \$2,000,000.00 of liability coverage is available for an additional \$2,200.00

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This brochure has been designed to illustrate the highlights of this program but is not a contract. Some exclusions and coverages may be modified to meet individual state requirements. For specific details, please view a sample policy.

Not Available in All States

Martial Arts Accident & Liability Insurance



Participation in today's Martial Arts can provide physical fitness, discipline, and entertainment... but can also result in accident and injury. In the past, accident and liability coverage for Martial Arts School or Studios was either too costly, too limited, or not available at all. Individuals were either forced to pay extremely high insurance premiums, or to run programs without proper insurance protection; running the risk of personal exposure to lawsuits or a participant's injury claim.

However, now a comprehensive program has been developed to specifically cover the inherent risks involved in running a Martial Arts School or Studio. This Martial Arts Accident and Liability Insurance Program is designed to help eliminate the financial and emotional burden one can incur as a result of a lawsuit or participant injury claim.

Plan Highlights

- Occurrence Form Policy
- Flexible Premium Rating

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