

Supplemental Questionnaire



The Application must be completed, signed and dated by the Named Insured.
 The fraud warning on page 11 needs to be signed & dated by the Producer.

Risk Name:	Effective Date:
Description of Operations: <i>(Boutique & Independent Hotels; Franchise Hotels; Condo/Hotels; Hotel Mgmt Company, etc.)</i>	
Website Address:	

1.0 General Operations

- 1.1 Number of years in business? Is the risk in bankruptcy? ☐ Yes ☐ No
- 1.2 Number of Hotels Please provide a separate Supplemental Questionnaire for Each Hotel.
- 1.3 Is insured a Builder, Developer or Contractor? ☐ Yes ☐ No - If YES, please describe:
- 1.4 Type of Management: ☐ On site general manager ☐ Off site – management firm
☐ Developer managed ☐ other:
- 1.5 Does risk have a position that oversees a safety program for the operations? ☐ Yes ☐ No
- 1.6 Does risk have a formal, written safety program? ☐ Yes ☐ No
 If YES, please provide as many details as possible and / or copies of programs / handbook
- a) Evacuation Program? ☐ Yes ☐ No
 - b) Emergency Response Plan? ☐ Yes ☐ No
 - c) Self Inspection Program? ☐ Yes ☐ No
 - d) Incident Investigation Program? ☐ Yes ☐ No
 - e) Medical Crisis Plan ☐ Yes ☐ No
 - f) Active Shooter Plan? ☐ Yes ☐ No
 - g) Pandemic Communicable Disease Plan? ☐ Yes ☐ No
- 1.7 Please explain protocols in place to comply with CDC and state/local health departments regarding coronaviruses or like diseases (i.e. signage posted, face covering in public spaces, social distancing, enhanced cleaning protocols, food handling):
- 1.8 Details of any Construction or significant Renovation planned for the property within the next 12-24 months:
- 1.9 Total Number of Employees: Full Time: Part Time:
- 1.10 Updated and current Financials attached: ☐ Yes ☐ No

2.0 Insured Activities

2.1 Please identify all activities that exist at your business:

Operation	Owner Operated	Sub-contracted
Aquatics	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Water Slides / Water Parks	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Watercraft	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Marina	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Dock	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Lakes	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Boat Rental	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Jet Ski Rental	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Whitewater Rafting	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Restaurant	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Liquor	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Golf Course	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Fitness Center	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Spa	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Community Center / Clubhouse	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Day Care / Day Camp	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Equestrian	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Trampoline (water or land)	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Playground	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Concerts / Fairs	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Moped Rental	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Hunting	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Fishing	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Skeet Shooting	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Zip Line / Ropes Course	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Downhill skiing	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Cross country skiing	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Ice Skating	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Sledding / Tubing	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Snow Mobile Rental	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Vacant land	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Development property	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Other: (Please describe):		

2.2 Are guests required to sign waiver of liability form prior to using recreational facilities / equipment? ☐ Yes ☐ No

2.3 Is there restricted access to recreational facilities? (I.e. room key required for access, etc.?) ☐ Yes ☐ No

2.4 Is there on site supervision of the facilities by employees of the hotel? ☐ Yes ☐ No

3.0 Property

- 3.1 Please include a signed statement of values and a plot plan or an appraisal if property has any unique features.
- 3.2 What is the protection class of the property?
 If Protection class 7 or higher, what is the source of the water supply?
- 3.3 Property Construction: Frame ☐; J&M ☐; MNC / NC ☐, Fire Resistive ☐.
- 3.4 Is the property? ☐ Fully Sprinklered ☐ Partially Sprinklered ☐ Not Sprinklered
- 3.5 Distance to closest fire hydrant? _____ Distance to Fire Department? _____
- 3.6 Is the Fire Department? ☐ Paid ☐ Volunteer
- 3.7 Is the risk protected by: (check all that apply):
☐ Central Station Smoke / Heat Alarm ☐ Central Station Sprinkler Alarm
☐ Central Station Burglar Alarm ☐ Hard wired smoke / heat detectors
- 3.8 Does the applicant have UL 300 automatic fire extinguishing system (or better) over all cooking areas?
☐ Yes ☐ No
 a) Does the extinguishing system cover the Deep Fat Fryers? ☐ Yes ☐ No
 b) How often is the system serviced? ☐ Annually ☐ Quarterly ☐ Monthly ☐ Weekly
- 3.9 Water Intrusion:
 a) Does the Risk have a water mitigation program? ☐ Yes ☐ No
 b) Any water related incidents in the past five years, including roof, plumbing, HVAC, and flooding? ☐ Yes ☐ No
 c) Are individual rooms / units inspected for evidence of water intrusion? Including ice makers? ☐ Yes ☐ No
 d) Describe any water or mold remediation activities that have occurred?
 e) What occurs when a water leak or an odor is reported? Describe procedures on how the issue is managed and / or corrected?

4.0 General Liability

Management / Security Information:

- 4.1 Are all guest room locking done by "keyless" (electronic access) entry systems? ☐ Yes ☐ No
- 4.2 Do guest rooms have self closing & locking doors with secondary locking devices? ☐ Yes ☐ No
- 4.3 Are all windows and doors provided with restrictive opening devices? ☐ Yes ☐ No
- 4.4 Is there a written key / keyless control policy? ☐ Yes ☐ No
- 4.5 Are security personnel employees? ☐ Yes ☐ No
 If NO, please answer the following questions:
 a) Is security a subcontracted operation? ☐ Yes ☐ No
 b) Are certificates of Insurance required / kept on file? ☐ Yes ☐ No ☐ N/A
 c) What limits are required?

- 4.6 **EMPLOYED Security Personnel** **SUBCONTRACTED Security Personnel**
 Provide number of: Full Time Part Time Full Time Part Time
- a) Armed Personnel
- b) Unarmed Personnel
- 4.7 What security services are provided? (Check all applicable):
☐ Alarm Monitoring ☐ Property Patrol ☐ Handling / Transporting Cash Receipts
- 4.8 Does security have arrest authority? ☐ Yes ☐ No
- 4.9 Does security use (check all applicable)
☐ Handcuffs ☐ Nightsticks ☐ Mace / Chemicals ☐ Large cell flashlights
- 4.10 Is there a written policy and procedures manual? ☐ Yes ☐ No
- 4.11 Which of the following are included in the hiring process?
 a) ☐ Written Examination
 b) ☐ Background & Reference Checks

Fire / Life Safety Information:

- 4.12 Are all rooms and common areas protected with hard wired smoke detectors with battery back-up?
☐ Yes ☐ No
 If YES, is the system tied into a 24 hour central station monitoring system? ☐ Yes ☐ No
- 4.13 Is there a fire annunciator panel? ☐ Yes ☐ No
- 4.14 Are fire exits and stairways lighted and marked? ☐ Yes ☐ No
- 4.15 Is emergency lighting available with back up generator emergency services? ☐ Yes ☐ No
- 4.16 Does each room have an evacuation plan posted in each room? ☐ Yes ☐ No
- 4.17 Do you maintain an emergency response and evaluation plan? ☐ Yes ☐ No

Subcontractor Controls:

- 4.18 Are Certificates of Insurance and copies of riders / endorsements which include naming the hotel / resort as primary and non-contributory additional insured obtained and kept in file for all contracted work? ☐ Yes ☐ No
- 4.19 Is there a subcontractor's control policy in place for selecting and managing subcontracted operations?
☐ Yes ☐ No
- 4.20 Are subcontractors required to carry commercial General Liability coverage at limits of liability to pay potential claims expected from work performed (minimum of \$1,000,000)? ☐ Yes ☐ No
- 4.21 Are subcontractors required to place their coverage with an insurance company that has an A.M. Best's rating of "A-" or better? ☐ Yes ☐ No
- 4.22 Are Hold Harmless clauses signed that hold the resort harmless from damages caused by subcontractors during operational activities and or completed work? ☐ Yes ☐ No

Hotel:

- 4.23 Total number of guest rooms:
- 4.24 Number of floors / stories:
- 4.25 Is hotel part of a franchise operation? ☐ Yes ☐ No If YES, who?

- 4.26 Average room rate:
- 4.27 Average occupancy:
- 4.28 Number of elevators:
- 4.29 Most recent year end income statement (or latest rolling 12 months) will be required in order to qualify for the non auditable feature of the program and / or composite rate. Attached: ☐ Yes ☐ To Follow

Food and Beverage Service:

- 4.30 Is the restaurant ☐ Operated by the Insured or ☐ Operated Independently?
 If operated independently, does resort obtain a Certificate of Insurance from the Restaurant? ☐ Yes ☐ No
- 4.31 Does catering or off-premises activities exceed 15% of receipts? ☐ Yes ☐ No
- 4.32 Is there a fire wall separating the kitchen from the remainder of the premises? ☐ Yes ☐ No
- 4.33 Is there other cooking or food prep equipment in the facility other than the restaurant? ☐ Yes ☐ No
- 4.34 Is there any cooking or food heating in the rooms? ☐ Yes ☐ No
- 4.35 Is there live entertainment and / or dancing on the premises? ☐ Yes ☐ No
- 4.36 Does the risk advertise the bar in the community? ☐ Yes ☐ No
- 4.37 Does the applicant charge a cover charge? ☐ Yes ☐ No
- 4.38 Any liquor liability claims within the last 5 years? ☐ Yes ☐ No
- 4.39 Has the liquor license been suspended in the last 5 years? ☐ Yes ☐ No - If YES, please explain:
- 4.40 Does the restaurant close at / or before midnight? ☐ Yes ☐ No
- 4.41 Are Bartenders, Waiters / Waitresses trained for identification and handling of intoxicated customers (TIPS)?
☐ Yes ☐ No
- 4.42 Are there written procedures for handling intoxicated customers? ☐ Yes ☐ No
- 4.43 Have all bartenders, waiters, waitresses or other servers attended any courses on Dram Shop Liability?
☐ Yes ☐ No
- 4.44 Is there a system for monitoring liquor, including secure storage? ☐ Yes ☐ No

Housekeeping:

- 4.45 Are bed bug protocols in place? ☐ Yes ☐ No
- 4.46 Are Roll-a-way beds in good condition? ☐ Yes ☐ No
- 4.47 Is Confidential guest information secured on rooming lists? ☐ Yes ☐ No
- 4.48 Are baby cribs available? ☐ Yes ☐ No
 If "yes", do baby cribs meet Federal / State / Local safety requirements? ☐ Yes ☐ No

Abusive Acts – Human Trafficking Information & Controls: If a positive Grant of Coverage is requested, the SUITELIFE Application for Abusive Acts Liability Coverage must be completed.

- 4.46 Is there a written policy with procedures for screening and performing **Criminal AND Background** checks of all prospective employees? ☐ Yes ☐ No

- 4.50 Does the insured have a written policy detailing training, detection, reporting, and documentation for **Abusive Acts** ☐ Yes ☐ No
- 4.51 If no written **Abusive Act** policy is in place, is one under development? ☐ Yes ☐ No
 Estimated Date of implementation: _____
- 4.52 Does the Abusive Acts policy contemplate exposures in the following areas?
- a) **Child Care** – babysitting, day care, day camp ☐ Yes ☐ No ☐ Not Applicable
 If Yes, complete Section 10.0
- b) **Spa Services** ☐ Yes ☐ No ☐ Not Applicable
 If Yes, complete Section 8.0
- 4.53 A separate Abusive Acts Application may be required for consideration of a positive grant of coverage.
- 4.54 Does the insured have a written policy detailing training, detection, reporting, and documentation for **Human Trafficking**? ☐ Yes ☐ No
- 4.55 If no written **Human Trafficking** policy is in place, is one under development? ☐ Yes ☐ No
 Estimated Date of implementation: _____
- 4.56 Does the **Human Trafficking** policy include sections on?
- a) Sex trafficking? ☐ Yes ☐ No
- b) Labor trafficking? ☐ Yes ☐ No
- c) Drug trafficking? ☐ Yes ☐ No
- d) Indicators and Warning signs of human trafficking? ☐ Yes ☐ No
- e) Reporting of a suspected occurrence? ☐ Yes ☐ No
- f) Internal procedures to identify and alert staff to a potential increase in trafficking due to a special event? ☐ Yes ☐ No
- 4.57 Does the **Abusive Acts** and **Human Trafficking** training programs include “department specific” indicators for?
- | | | |
|--|------------------------------|---|
| Front Desk – Guest Services | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| Food and Beverage (Bartenders, Wait Staff, etc.) | <input type="checkbox"/> Yes | <input type="checkbox"/> No <input type="checkbox"/> Not Applicable |
| Housekeeping | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| Security / Engineering | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| Spa, Fitness, Golf, Tennis, etc. | <input type="checkbox"/> Yes | <input type="checkbox"/> No <input type="checkbox"/> Not Applicable |
- 4.58 **Abusive Acts** and **Human Trafficking** training completed:
- a. Upon hiring? ☐ Yes ☐ No
- b. Annually? ☐ Yes ☐ No

5.0 Automobile

- 5.1 Is there a livery / shuttle service in place? ☐ Yes ☐ No
 If yes, are vehicles equipped with two way communications? ☐ Yes ☐ No
- 5.2 Is valet service offered for guests? ☐ Yes ☐ No
- 5.3 Is Valet handled by the insured ☐ or by a 3rd Party ☐ ?

- 5.4 Is a "walk around" inspection completed prior to parking? ☐ Yes ☐ No
- 5.5 How are keys controlled?
- 5.6 Is there a charge or fee for parking? ☐ Yes ☐ No
- 5.7 Is there formal selection criteria in place (including MVR checks) for all drivers including livery / shuttle and valet drivers? ☐ Yes ☐ No
- 5.8 How often are MVR's checked?
- 5.9 What actions are taken when poor record is discovered?
- 5.10 What is the minimum age of any driver?
- 5.11 What is the maximum age of any driver?
- 5.12 Is there a vehicle maintenance program in place? ☐ Yes ☐ No
- 5.13 Do any employees use their own autos while conducting business on behalf of the employer? ☐ Yes ☐ No
 If YES, are the employees required to have their own insurance? ☐ Yes ☐ No
 If YES, are minimum limits of liability required with evidence of coverage required? ☐ Yes ☐ No
- 5.14 Provide an updated and current Schedule of Vehicles
- 5.15 Provide an updated and current Drivers List (Date-of-Birth; Drivers License Number; State of Issuance)

6.0 Fitness Center

If NO EXPOSURE, please check here: ☐, otherwise, please complete the following:

- 6.1 Facility open to: ☐ Owners Only ☐ Owners & Guests ☐ General Public ☐ By Membership
- 6.2 Are releases / waivers signed by guests? ☐ Yes ☐ No
- 6.3 Is personnel ☐ Employed by facility ☐ Independent contractors
- If independent contractors, are they required to provide proof of insurance? ☐ Yes ☐ No
- 6.4 What instruction services are available?
- a) Personal Trainers: ☐ Yes ☐ No
 - b) Aerobic Classes: ☐ Yes ☐ No
 - c) Nutrition Classes: ☐ Yes ☐ No
 - d) Spinning Classes: ☐ Yes ☐ No
 - e) Other: _____
- 6.5 Are there certified trainers on staff? ☐ Yes ☐ No
- 6.6 Hours of Operation: Open Closed

- 6.7 Are staff members required to know CPAR/AED? ☐ Yes ☐
- 6.8 Is there a: ☐ Pool ☐ Hot Tub ☐ Sauna ☐ Other:
- 6.9 Is there an employee on duty during use? ☐ Yes ☐ No
- 6.10 Is instruction posted concerning proper use of equipment? ☐ Yes ☐ No
- 6.11 Are safety / warning signs clearly posted? ☐ Yes ☐ No
- 6.12 Type of equipment: ☐ Treadmills ☐ Stepper ☐ Free Weights ☐ Weight Machine ☐ Bicycles
☐ Elliptical Trainer ☐ Other:
- 6.13 Are there certified trainers on staff? ☐ Yes ☐ No
- 6.14 How often are machines inspected by a certified professional, manufacturer representative, or applicant?
- 6.15 Is first aid kit available on-site? ☐ Yes ☐ No
- 6.16 Is there a working phone in the Fitness area? ☐ Yes ☐ No
- 6.17 Is there a water cooler available in the Fitness / Spa area? ☐ Yes ☐ No

7.0 Aquatic Pools

IF NO EXPOSURE, please check here: ☐, otherwise, please complete the following:

- 7.1 Number of pools on premises:
- 7.2 Are all pools Virginia Graeme Baker Compliant? ☐ Yes ☐ No
- 7.3 Is the pool fenced? ☐ Yes ☐ No
 If YES, does the fence have a self-latching gate? ☐ Yes ☐ No
- 7.4 Are there any diving boards? ☐ Yes ☐ No
 If YES, (a) Number of diving boards
 (b) Height of Diving Board(s) in meters
 (c) Depth of Pool at entry from the Diving Board(s)
- 7.5 Are lifeguards on duty? ☐ Yes ☐ No
 If YES, are incident reports maintained and logged? ☐ Yes ☐ No
 If NO, is a sign posted? ☐ Yes ☐ No
- 7.6 Are all lifeguards certified in CPAR / AED use? ☐ Yes ☐ No ☐ Not Applicable
- 7.7 Does pool have visible depth markers? ☐ Yes ☐ No
- 7.8 Is the pool locked to deny normal access during off peak hours ☐ Yes ☐ No
- 7.9 Is there a pool sliding board? ☐ Yes ☐ No
 If YES, Height / type of slide
 Are there enclosed stairs? ☐ Yes ☐ No

- 7.10 Are pool regulations prominently displayed? ☐ Yes ☐ No
- 7.11 Does the pool area have lighting both in and around the pool? ☐ Yes ☐ No
- 7.12 Do indoor pools have surveillance cameras or regular security checks? ☐ Yes ☐ No
- 7.13 Is there an ongoing inspection and maintenance program for pool areas? ☐ Yes ☐ No
- 7.14 Is there a water quality program in place in accordance with ANSI/NSPI-1 1991 standard? ☐ Yes ☐ No
- 7.15 Is there a snack bar at the pool? ☐ Yes ☐ No
- 7.16 Is alcohol served? ☐ Yes ☐ No
- 7.17 Is there a spa or hot tub? ☐ Yes ☐ No
- If YES, Is it properly signed and monitored? ☐ Yes ☐ No
- Is there an age restriction? ☐ Yes ☐ No
- Is it controlled by a timer for shut-off at night? ☐ Yes ☐ No
- 7.18 Do you maintain a "lazy river" or similar water feature? ☐ Yes ☐ No
- Do you supply floatation devices? ☐ Yes ☐ No
- 7.19 Is it patrolled regularly by lifeguards? ☐ Yes ☐ No
-

8.0 Spa

IF NO EXPOSURE, please check here: ☐, otherwise, please complete the following:

- 8.1 Indicate the type of spa services provided
- a) ☐ Body Wrap
 - b) ☐ Facials
 - c) ☐ Hair Stylist (Including perms & coloring)
 - d) ☐ Manicure / Pedicure
 - e) ☐ Massage
 - f) ☐ Sauna (Dry or Steam)
 - g) ☐ Tanning
 - h) ☐ Whirlpool
 - i) ☐ Laser Hair Removal
 - j) ☐ Waxing
 - k) ☐ Acupuncture
 - l) ☐ Microdermabrasion
 - m) ☐ Tattooing
 - n) ☐ Botox or injections of any kind
 - o) ☐ Other:
- 8.2 What are the annual receipts for spa treatments?
- 8.3 Are spa services operated and run by 3rd Party? ☐ Yes ☐ No
- 8.4 Does the spa sell any private label products? ☐ Yes ☐ No
- If YES, what are the total receipts for spa products?

- 8.5 Do you conduct pre-employment background investigation for all spa staff (contracted or employed)?
☐ Yes ☐ No
- 8.6 Are written protocols for treatment in place? ☐ Yes ☐ No
- 8.7 Are safety inspections performed? ☐ Yes ☐ No If so, how often:
- 8.8 Do you obtain signed consent or release forms from customers? ☐ Yes ☐ No
- 8.9 Minimum age requirement for treatment with no parental consent or supervision:
- 8.10 Are all staff members of the spa employees? ☐ Yes ☐ No
 If NO, are all staff members required to carry general liability insurance? ☐ Yes ☐ No
- 8.11 Do all staff members carry professional insurance? ☐ Yes ☐ No
- 8.12 Are all staff members required to be licensed? ☐ Yes ☐ No
- 8.13 Do your guests use pools / spas / whirlpools owned by other entities? ☐ Yes ☐ No

FRAUD WARNINGS

GENERAL: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act.

The fraud warnings listed below are applicable in the following states: AL, AZ, AR, CA, CO, DC, FL, ID, KY, LA, ME, MD, NJ, NM, NY, OH, OK, OR, PA, TN, VT, VA, WA or WV. If you are located in one of these states, please take time to review the appropriate warning prior to submitting your claim.

ALABAMA: Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or who knowingly presents false information in an application for insurance is guilty of a crime and may be subject to restitution, fines, or confinement in prison, or any combination thereof.

ARIZONA: For your protection Arizona law requires the following statement to appear on this form: Any person who knowingly presents a false or fraudulent claim for payment of a loss is subject to criminal and civil penalties.

ARKANSAS: Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

CALIFORNIA: For your protection, California law requires the following to appear on this form: Any person who knowingly presents a false or fraudulent claim for the payment of a loss is guilty of a crime and may be subject to fines and confinement in state prison.

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 policyholder or claimant for the purpose of defrauding or attempting to defraud the policyholder or claimant with regard to a settlement or award payable from insurance proceeds shall be reported to the Colorado Division of Insurance within the Department of Regulatory Agencies.

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.

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.

IDAHO: Any person who knowingly, and with intent to defraud or deceive any insurance company, files a statement of claim containing any false, incomplete, or misleading information is guilty of a felony.

KENTUCKY: Any person who knowingly and with intent to defraud any insurance company or other person files a 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.

LOUISIANA: Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

MAINE: It is a crime to knowingly provide false, incomplete, or misleading information to an insurance company for the purpose of defrauding the company. Penalties may include imprisonment, fines, or a denial of insurance benefits.

MARYLAND: Any person who knowingly and willfully presents a false or fraudulent claim for payment of a loss or benefit or who knowingly and willfully presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

NEW JERSEY: Any person who knowingly files a statement of claim containing any false or misleading information is subject to criminal and civil penalties.

NEW MEXICO: ANY PERSON WHO KNOWINGLY PRESENTS A FALSE OR FRAUDULENT CLAIM FOR PAYMENT OF A LOSS OR BENEFIT OR KNOWINGLY PRESENTS FALSE INFORMATION IN AN APPLICATION FOR INSURANCE IS GUILTY OF A CRIME AND MAY BE SUBJECT TO CIVIL FINES AND CRIMINAL PENALTIES.

NEW YORK: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime, and shall also be subject to a civil penalty not to exceed five thousand dollars and the stated value of the claim for each such violation.

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

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.

OREGON: Any person who knowingly and with intent to defraud or solicit another to defraud an insurer: (1) by submitting an application, or (2) by filing a claim containing a false statement as to any material fact thereto, may be committing a fraudulent insurance act, which may be a crime and may subject the person to criminal and civil penalties.

PENNSYLVANIA: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent act, which is a crime and subjects such person to criminal and civil penalties.

TENNESSEE: 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.

VERMONT: Any person who knowingly presents a false statement in an application for insurance may be guilty of a criminal offense and subject to penalties under state law.

VIRGINIA: 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.

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 may include imprisonment, fines, or denial of insurance benefits.

WEST VIRGINIA: Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

Name (Printed)

Title

Producer's Signature

Date

The following Sections only need to be completed if the exposure is present:

- 9.0 Golf** If no exposure, please click here ☐
- 10.0 Day Care and Day Camp** If no exposure, please click here ☐
- 11.0 Aquatic Lakes & Beaches** If no exposure, please click here ☐
- 12.0 Watercraft / Marina / Dock** If no exposure, please click here ☐
- 13.0 Water Sports and Activities** If no exposure, please click here ☐
- 14.0 Equestrian** If no exposure, please click here ☐
- 15.0 Shooting Ranges and Activities** If no exposure, please click here ☐
- Shooting Activities: other than range Archery**
- Rifle / Pistol Range**
- Sporting Clay, Trap & Skeet Shooting**

9.0 Golf

If NO EXPOSURE, please check here: ☐ otherwise, please complete the following:

- 9.1 Number of members:
- 9.2 Number of holes:
- 9.3 Number of Employees:

NOTE: Question 9.4 does not need to be completed if an Income Statement or Audited Financials are included in submission.

- 9.4 Estimated gross annual receipts for the following:
- (a) Membership Dues / Initiation Fees \$
 - (b) All Other Fees (Greens, Golf Carts, Locker Rooms, Tournaments, etc.) \$
 - (c) Pro Shop Merchandise Revenue (if owned) \$
 - (d) If HOA, # of members / homes:
- 9.5 Number of Rounds Played Per Year:
- 9.6 Is the Pro Shop: ☐ Owned by the Resort or ☐ Operated independently
 If operated independently, does resort obtain a Certificate of Insurance from the Pro? ☐ Yes ☐ No

Golf Carts and Golf Course:

- 9.7 Total number of riding golf carts
 Golf carts are: Gas Electric
- 9.8 Who maintains and services golf carts? Insured ☐ or 3rd Party ☐
- 9.9 Where are the golf carts stored? Separate Cart Storage Building Under Clubhouse

- 9.10 If carts are stored in a section of the Clubhouse, is the storage area fully sprinklered? ☐ Yes ☐ No
- 9.11 If Electric Carts, does the Cart Barn Building have proper ventilation? ☐ Yes ☐ No
- 9.12 Is the building equipped with Central Station Smoke / Heat Detection? ☐ Yes ☐ No
- 9.13 Is the building equipped with Central Station Burglar Detection? ☐ Yes ☐ No
- 9.14 Does the Insured require a signed Golf Cart Rental Agreement for all renter of a cart? ☐ Yes ☐ No
- 9.15 Does the Club have a lightning warning and notification system in place? ☐ Yes ☐ No

If YES, please describe:

Herbicide / Pesticide Operations:

- 9.16 Are the Herbicides / Pesticides applied by licensed and trained individuals? ☐ Yes ☐ No
- 9.17 Where are the Herbicides / Pesticides stored?
- 9.18 Is there a leak / spill containment plan? ☐ Yes ☐ No
- 9.19 Are there any bodies of water within 100 feet of the storage area? ☐ Yes ☐ No
 If YES, what is it (pond, lake, stream, etc.) and what is the distance?
- 9.20 Are all employees who apply pesticides and other herbicides licensed by the state? ☐ Yes ☐ No
- 9.21 Is the course sprayed when not in use? ☐ Yes ☐ No
- 9.22 Are signs posted when spraying has been done? ☐ Yes ☐ No

Equipment Storage:

- 9.23 In what building is the Grounds Equipment stored?
- 9.24 Is the building sprinklered? ☐ Yes ☐ No
- 9.25 Is the building equipped with Central Station Smoke / Heat Detection? ☐ Yes ☐ No
- 9.26 Is the building equipped with Central Station Burglar Detection? ☐ Yes ☐ No
- 9.27 Does the club have a regular maintenance program in place? ☐ Yes ☐ No
- 9.28 Does the club routinely replace older equipment? ☐ Yes ☐ No

10.0 Day Care and Day Camp

If NO EXPOSURE, please check here: ☐, otherwise, please complete the following:

- 10.1 Which of the following services are provided or arranged for the risk on its properties?
☐ Babysitting ☐ Day Camp ☐ Day Care ☐ Other (describe)?
- 10.2 Indicate where the activities are conducted:
☐ Guest Room ☐ Dedicated Daycare / Day Camp Area ☐ Off-site (describe):

- 10.3 Are these services: ☐ Provided by employees ☐ Provided by a third party ☐ Offered by individuals who are not employees, but are contracted to provide these services
- 10.4 If services are provided by a Third Party, do they provide: ☐ Evidence of insurance (\$1,000,000 minimum occurrence limit) or ☐ Hold harmless and additional insured agreements in favor of the risk
- 10.5 Are these services provided: ☐ for guests ☐ for employees ☐ for members ☐ or other (please describe):
- 10.6 Is this a licensed day care center? ☐ Yes ☐ No
- 10.7 What are the professional qualifications and requirements of the director and staff?
- 10.8 Are criminal background checks obtained on all counselors? ☐ Yes ☐ No
- 10.9 Are child abuse background checks obtained on all counselors? ☐ Yes ☐ No
- 10.10 Are employees trained in basic first aid and CPR? ☐ Yes ☐ No
- 10.11 Is more than one adult always in attendance? ☐ Yes ☐ No
- 10.12 Are any of the following provided for the children:
☐ Meals ☐ Swimming ☐ Playground ☐ Arts & Crafts ☐ Field Trips
- 10.13 Is health information secured prior to accepting a child? ☐ Yes ☐ No
- 10.14 Is there a written policy for dealing with sick or injured children? ☐ Yes ☐ No
- 10.15 Is there a means to contact the parties in an emergency situation? ☐ Yes ☐ No
- 10.16 1. What is the counselor to children ratio? (example: 1 counselor per 6 children)
2. Number of children in the following age groups 0 to 5; 6 to 10; 11 to 14
- 10.17 How long do the day camps run? (example: last 3 weeks in July)
- 10.18 Daily Hours? (example 9 am to 2 pm Monday through Friday)
- 10.19 Does the risk provide any transportation? ☐ Yes ☐ No If YES, please describe

11.0 Aquatic Lakes & Beaches

If NO EXPOSURE, please check here: ☐, otherwise, please complete the following:

TYPE: ☐ Lake ☐ Beach

- 11.1 Does the facility own / control the beach / lake area? ☐ Yes ☐ No
- 11.2 Are lifeguards present? ☐ Yes ☐ No
- If yes, are incident reports maintained and logged? ☐ Yes ☐ No
- If no, is warning signage prominent? ☐ Yes ☐ No

- 11.3 Is access controlled for owners and guests only? ☐ Yes ☐ No
- 11.4 Are there designated swimming areas? ☐ Yes ☐ No
- 11.5 Are beach areas on nightly maintenance program? ☐ Yes ☐ No
- 11.6 Is swimming at night allowed? ☐ Yes ☐ No
- 11.7 Is lighting and safety signage provided for beach and swimming area? ☐ Yes ☐ No
- 11.8 Does the beach frontage exceed 100 feet? ☐ Yes ☐ No

12.0 Watercraft / Marina / Dock

If NO EXPOSURE, please check here: ☐, otherwise, please complete the following:

Name of Facility:

Location of Facility:

- 12.1 Receipts generated:
- 12.2 Is this operation contracted out? ☐ Yes ☐ No
 If YES, attach certificate of insurance for the concessionaire
- 12.3 Is the facility named as Additional Insured? ☐ Yes ☐ No
- 12.4 Are releases required for: ☐ Rentals ☐ Boat Storage (Please attach copies of release)
- 12.5 Does insured carry separate marina insurance? ☐ Yes ☐ No
- 12.6 Does the operation rent boats and equipment? ☐ Yes ☐ No
- 12.7 Number and type of boats rented (size, HP)
- 12.8 Does operation store boats for other owners: Incl. in season, wet storage, moorings, docks and slips and out of season storage, dry (stack or trailers): ☐ Yes ☐ No
 Please describe:
- 12.9 Does the facility operate a launch service to pick up / drop off guests? ☐ Yes ☐ No
 If yes, are all operators over the age of 18 and licensed by US Coast Guard? ☐ Yes ☐ No
- 12.10 Number of rental slips available:
- 12.11 Total annual receipts for slip rentals:
- 12.12 Does operation provide mechanic for repair and maintenance work on boats of others? ☐ Yes ☐ No
- 12.13 Does operation provide and sell fuel (gasoline & oil)? ☐ Yes ☐ No
- 12.14 Is fire suppression equipment located at the dock? ☐ Yes ☐ No
- 12.15 Are safety and floatation devices provided with each rental: ☐ Yes ☐ No
- 12.16 Is life vest use mandatory? ☐ Yes ☐ No
- 12.17 Are maintenance records kept for each boat? ☐ Yes ☐ No
- 12.18 Are employee training records kept? ☐ Yes ☐ No

12.19 Are the facilities inspected by federal or state authorities (i.e.: Coast Guard, State Fire Marshall, State Boating Authorities): ☐ Yes ☐ No Please list Authority:

12.20 Do you provide excursion boats operated by employees? ☐ Yes ☐ No

13.0 Water Sports and Activities

If NO EXPOSURE, please check here: ☐, otherwise please complete the following;

Name of Facility:

Location of Facility:

13.1 Hours of operation: Open Closed

Is this operation contracted out? ☐ Yes ☐ No

If YES, attach certificate of insurance for the concessionaire, \$1,000,000 minimum, including workers' compensation

13.2 Is the facility named as Additional Insured? ☐ Yes ☐ No

13.3 What are the annual receipts for water activities?

13.4 Do the waterfront operation sell any private label products? ☐ Yes ☐ No

If YES, what are the total receipts for those products?

Please describe the products:

13.5 Indicate the types of activities:

1. ☐ Kayaking / Canoeing
2. ☐ Pedal Craft
3. ☐ SUP / Paddle Boards
4. ☐ Sailboats
5. ☐ Wind / Kite Surfing
6. ☐ Surfing
7. ☐ Snorkeling
8. ☐ Trampolines
9. ☐ Water Ski / Wake / Knee Board
10. ☐ SCUBA / Dive
11. ☐ Jet Skis
12. ☐ Para-sailing
13. ☐ Towables
14. ☐ Other:

13.6 Please attach a list of services available

13.7 Are instruction services available? ☐ Yes ☐ No
 If YES, please describe:

- 13.8 Are special classes offered? ☐ Yes ☐ No
 If YES, please describe:
- 13.9 Are there certified instructors on staff? ☐ Yes ☐ No
- 13.10 Are all staff Basic First Aid and CPR / AED certified? ☐ Yes ☐ No
- 13.11 Are guests allowed to use the equipment without supervision? ☐ Yes ☐ No
- 13.12 Are minors allowed to use the equipment without supervision? ☐ Yes ☐ No
 If YES, are waivers signed by parents / guardians? ☐ Yes ☐ No
 What is the minimum age?
- 13.13 Are introductory classes given to all for proper use of equipment prior to being allowed access? ☐ Yes ☐ No
- 13.14 How often is equipment inspected by a certified professional, manufacturer's representative, or the applicant?
- 13.15 Are there safety warning signs posted in the area? ☐ Yes ☐ No
- 13.16 Are facility safety inspections performed? ☐ Yes ☐ No If so, how often
- 13.17 Do all staff maintain waterproof, two-way radios? ☐ Yes ☐ No

14.0 Equestrian

If NO EXPOSURE, please check here: ☐, otherwise, please complete the following:

Name of Facility:

Location of Facility:

- 14.1 Is equestrian operation: ☐ Managed in-house or ☐ subcontracted
 If Subcontracted, provide name of subcontractor:
- 14.2 # of concessionaire horses:
- 14.3 Are certificates of insurance required? ☐ Yes ☐ No
- 14.4 What liability insurance limit is required?
- 14.5 Are the horses owned? ☐ Yes ☐ No - If YES, how many:
- 14.6 Is there boarding of horses? ☐ Yes ☐ No - If YES, how many:
- 14.7 Annual boarding revenue:
- 14.8 Annual employee payroll for boarding operation:
- 14.9 Does stable provide:
- a) Grooming? ☐ Yes ☐ No
 - b) Farrier? ☐ Yes ☐ No
 - c) Feed? ☐ Yes ☐ No
 - d) Vet Services? ☐ Yes ☐ No

- 14.10 Are riding instructions offered? ☐ Yes ☐ No
- 14.11 Annual revenue from riding instructions:
- 14.12 Total square feet of riding rings:
- 14.13 Are there sponsored equestrian events? ☐ Yes ☐ No
 If YES, please attach schedule of annual events
- 14.14 Are there training facilities on site (i.e.: walkers, racetrack, etc.)? ☐ Yes ☐ No
- 14.15 Is tack or equipment sold? ☐ Yes ☐ No
- 14.16 Retail receipts: \$
- 14.17 Does stable provide trail rides? ☐ Yes ☐ No If YES, are they guided? ☐ Yes ☐ No
- 14.18 Are there any unguided trail rides? ☐ Yes ☐ No
- 14.19 Do trail rides require 6 riders to 1 guide ratio if the gait is a trot or slower? ☐ Yes ☐ No
- 14.20 Do trail rides require 4 riders to 1 guide ratio if the gait exceeds a trot? ☐ Yes ☐ No
- 14.21 Are participants required to be over the age of 6? ☐ Yes ☐ No
- 14.22 Are guests required to sign a waiver and release of liability form? ☐ Yes ☐ No
- 14.23 Are children required to wear a helmet when riding? ☐ Yes ☐ No
- 14.24 Is an orientation given prior to ride? ☐ Yes ☐ No
- 14.25 Is protective headgear provided to all? ☐ Yes ☐ No
- 14.26 Are wranglers positioned in front and rear of trial ride? ☐ Yes ☐ No
- 14.27 Are instructors required to have at least 2 years of guiding experience? ☐ Yes ☐ No
- 14.28 Is there an inspection and maintenance program for all riding equipment? ☐ Yes ☐ No
- 14.29 Are trail guides required to take 2-way radios or cell phones on each ride? ☐ Yes ☐ No
- 14.30 Is there an emergency response plan in place for on trail incidents? ☐ Yes ☐ No
- 14.31 Annual revenue from trail rides:

15.0 Shooting Ranges and Activities

If NO EXPOSURE, please check here: ☐, otherwise, please complete the following:

Name of Facility:

Location of Facility:

- 15.1 Receipts generated: \$
- 15.2 Is this operation contracted out? ☐ Yes ☐ No
- 15.3 Is other insurance available? ☐ Yes* ☐ No (*if Yes, please attach Certificate of Insurance)
- 15.4 Is area named as Additional Insured? ☐ Yes ☐ No
- 15.5 Are releases signed by all participants? ☐ Yes* ☐ No (*if Yes, please attached copy of release)

15.6 Please attach 5 years loss information, if any:

15.7 What experience does person in charge of operation have?

15.8 Operations / Procedures Manuals: ☐ Yes ☐ No

15.9 Employee Training Program (including experience and age requirements):

15.10 Type of Shooting

- a) ☐ Archery
- b) ☐ Pistol & Rifle
- c) ☐ Skeet
- d) ☐ Other

15.11 The range is: ☐ Indoor ☐ Outdoor

15.12 Is the range designed to industry recommendations (e.g. NRA, etc.)? ☐ Yes ☐ No

15.13 How is the area behind targets secured to block entrance into firing line?

15.14 What controls are in place to prevent participant from entering line of fire?

15.15 Are all activities supervised by a Range Officer / Captain? ☐ Yes ☐ No

If YES, provide years of experience:

15.16 Is ☐ hearing and ☐ eye protection required by everyone on the shooting range? ☐ Yes ☐ No

15.17 How are ranges separated from other activities conducted on premises to ensure safety to others?

15.18 Shooting competitions are for: ☐ members only ☐ clubs only ☐ open to the public?

15.19 Number of competitions per year:

15.20 Is there an age restriction for entering the range? ☐ Yes ☐ No

15.21 What is used for a backstop behind the targets?

- 15.22 Does any shooting take place over water? ☐ Yes ☐ No
- 15.23 Is there a lead control and management program? ☐ Yes ☐ No
- 15.24 What type of shot is allowed (lead, copper-plated, steel, etc.)?
- 15.25 Who provides the shooting equipment?
- 15.26 For loaned equipment, is it inspected prior to each use? ☐ Yes ☐ No
- 15.27 How many participants shoot at one time?
- 15.28 Is the area closed when not supervised? ☐ Yes ☐ No
If YES, how?
- 15.29 Are range rules reviewed with each new shooter? ☐ Yes ☐ No

Shooting Activities: other than range

If NO EXPOSURE, please check here: ☐, otherwise, please complete the following:

- 15.30 Does the applicant provide equipment / firearms / weapons for these activities? ☐ Yes ☐ No
- a) If YES: please provide details:
- b) How often is equipment / firearms checked? ☐ Before each use ☐ Daily ☐ Weekly or
☐ Other (explain):
- c) Describe in detail extent of activities:

- 15.31 Is there a maintenance program for equipment / firearms? ☐ Yes ☐ No
If YES, please provide a copy
How is equipment stored / secured when not in use?

How is ammunition stored / secured when not in use?

Archery

If NO EXPOSURE, please check here: ☐, otherwise, please complete the following:

- 15.32 Is the range: ☐ Indoors ☐ Outdoors ☐ Archery Course
- 15.33 What is the backstop material? ☐ Foam ☐ Cardboard ☐ Hay / Straw or ☐ Other (Please describe):

Rifle / Pistol Range

If NO EXPOSURE, please check here: ☐, otherwise, complete the following:

- 15.34 Are warning signs, such as red & green flags, displayed at the entrance of the range, to notify others range is in use? ☐ Yes ☐ No
- 15.35 Are fully automatic firearms allowed? ☐ Yes ☐ No
- 15.36 What is the largest caliber allowed at the range?
- 15.37 Are inexperienced shooters accompanied to the firing position by an experienced shooter? ☐ Yes ☐ No
- 15.38 What is the backstop / berm material? ☐ Metal ☐ Earth ☐ Other

Sporting Clay, Trap & Skeet Shooting

If NO EXPOSURE, please check here: ☐, otherwise, complete the following:

- 15.38 Was the course designed by the ☐ applicant or ☐ other (person / company)
- 15.39 How many shooting stations does the course have?

I understand the information in this supplemental application becomes a part of the Application and is subject to the same representations and conditions. I hereby represent that the information set out in this application is true and correct, and that if any of the information changes between the time of signature and the time of binding, I will promptly advise SUITELIFE Underwriting Managers of the change. I have read and understand the fraud warnings set out above.

Name (Print)

Title

Signature

Date