



# DANCE INSTRUCTOR

## Insurance Program and Enrollment Form

This brochure is valid for effective dates from 1/1/18 through 12/31/18

### PROGRAM DESCRIPTION

This insurance program has been specifically designed to meet the unique needs of a U.S.-based dance instructor directly supervising an individual or a group engaged in dance activities.

Coverage is provided by a carrier rated A+ (Superior) by A.M. Best Company.

**This program does not provide coverage for the operation, ownership or maintenance of a fitness, sports or dance facility. For information regarding coverage for a facility, please call us.**

### INELIGIBLE OPERATIONS

Operations not eligible for this program include, but are not limited to the following:

- Instructors under the age of 18
- Instructor's employment as an exempt or a non-exempt employee of a school, university or college

### ELIGIBLE OPERATIONS

A U.S.-based instructor age 18 or older conducting private or group instruction in the following dance activities is eligible to enroll in this program:

- Acro dance
- Ballet
- Ballroom
- Belly dancing
- Clogging
- Contemporary
- Country western
- Cultural/ethnic
- Flamenco
- Folk dancing
- Hawaiian
- Hip hop
- Irish
- Jazz
- Latin
- Modern
- Salsa
- Scottish
- Square
- Swing
- Tango
- Tap
- Tumbling (floor only, no gymnastic apparatus)
- ZUMBA®

### FOUR EASY WAYS TO ENROLL FOR COVERAGE



WEB Receive coverage immediately by purchasing online at [www.4RecSportsAndMore.com](http://www.4RecSportsAndMore.com)

OR

Submit this enrollment form, with payment, to us.



E-MAIL [programs@relationinsurance.com](mailto:programs@relationinsurance.com)



FAX 1-913-327-0201



MAIL Regular: Overnight:

Relation Insurance Services P.O. Box 25936 Overland Park, KS 66225	Relation Insurance Services 9225 Indian Creek Parkway, Suite 700 Overland Park, KS 66210
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QUESTIONS Call 1-800-955-1991

This brochure is for illustrative purposes only and is not a contract of insurance. You must refer to the actual policy for complete information regarding coverage terms, conditions and exclusions as they may change from one coverage period to the next. You may request a copy of the full policy by submitting a written request to us.

## EXCLUSIONS

The following represent only some of the exclusions contained in this policy.

- Abuse, molestation, harassment or sexual conduct
- Amusement devices (e.g.: rides, slides, inflatables, bungees, climbing walls, dunk tanks)
- Cycling (other than stationary)
- Cryogenic chambers/therapy
- Employment-related practices
- Instruction/activity being held on or in open water (e.g.: lakes, ponds, ocean)
- Medical, therapy or health care services
- Operation, ownership or management of a fitness, dance or sports facility
- Physicals/stress testing
- Physical therapy, massage or salon services
- Sale or distribution of herbal medicinal and/or nutritional products
- Those operations listed as ineligible
- Violation of statutes that govern e-mails, faxes, phone calls or other methods of sending materials or information

## COVERAGES AND LIMITS

Coverages	Option 1	Option 2	Option 3	Option 4	Option 6
<b>Commercial General Liability (CGL)</b>	<b>Limits</b>	<b>Limits</b>	<b>Limits</b>	<b>Limits</b>	<b>Limits</b>
Each Occurrence	\$ 500,000	\$ 1,000,000	\$ 2,000,000	\$ 3,000,000	\$ 5,000,000
General Aggregate (Other than Products-completed Operations)	\$ 5,000,000	\$ 5,000,000	\$ 5,000,000	\$ 5,000,000	\$ 5,000,000
Products-completed Operations Aggregate	\$ 500,000	\$ 1,000,000	\$ 2,000,000	\$ 3,000,000	\$ 5,000,000
Personal and Advertising Injury	\$ 500,000	\$ 1,000,000	\$ 2,000,000	\$ 3,000,000	\$ 5,000,000
Legal Liability to Participants	\$ 500,000	\$ 1,000,000	\$ 2,000,000	\$ 3,000,000	\$ 5,000,000
Professional Liability	\$ 500,000	\$ 1,000,000	\$ 2,000,000	\$ 3,000,000	\$ 5,000,000
Damage to Premises Rented to You (Fire Legal Liability)	\$ 500,000	\$ 1,000,000	\$ 1,000,000	\$ 1,000,000	\$ 1,000,000
Medical Expense (other than participants)	\$ 5,000	\$ 5,000	\$ 5,000	\$ 5,000	\$ 5,000
Abuse, Molestation, Harassment or Sexual Conduct Defense Cost Reimbursement	\$ 100,000	\$ 100,000	\$ 100,000	\$ 100,000	\$ 100,000
<b>Premiums:</b>					
Certified Instructor - 1 year	\$ 160.00	\$ 179.00	\$ 269.00	\$ 519.00	\$ 1,019.00
Certified Instructor - 2 years	\$ 288.00	\$ 323.00	\$ 484.50	Not Available	Not Available
Non-Certified Instructor - 1 year	\$ 184.00	\$ 230.00	\$ 345.00	\$ 595.00	\$ 1,095.00
Non-Certified Instructor - 2 years	\$ 331.00	\$ 414.00	\$ 621.00	Not Available	Not Available

**Refer to page 5 for \$4,000,000 CGL premium rates (option 5)**

Coverage provided under this program includes:

**Commercial General Liability with Broadening Endorsement** – coverage which protects the insured against liability claims for bodily injury and property damage arising out of premises, operations, products and completed operations and personal and advertising injury.

**Legal Liability to Participants** – coverage which offers protection against bodily injury liability claims brought by persons participating in dance activities under the direction of the insured.

**Professional Liability** – provides protection against wrongful acts (breach of duty, neglect, error, omission, misstatement or a misleading statement in the discharge of dance activities) that occur under the operations of the insured.

**Abuse, Molestation, Harassment, or Sexual Conduct Defense Cost Reimbursement** – Although claims arising out of abuse, molestation, harassment or sexual conduct are excluded under this policy, this coverage (subject to the specific terms of this endorsement) reimburses you for up to \$100,000 for defense costs resulting from abuse or molestation claims.

## FREQUENTLY ASKED QUESTIONS

### 1. Can I apply for coverage over the phone?

Unfortunately, we are not able to accept your enrollment information over the phone at this time. You can apply for coverage online or by completing an enrollment form and submitting it to us via e-mail, fax or mail.

### 2. What is a general aggregate?

This is the maximum amount to be paid out in any policy period for all losses.

### 3. What types of certifications are acceptable?

An acceptable certification or accreditation program is one that establishes standards and guidelines for the delivery of quality and professional dance services as well as the development of ethic statements for dance professionals. An individual will take a series of classes with testing at the end to become a certified professional in a dance program. Annual continuing education classes are typically required to maintain certification. A few examples of acceptable certifications are: BDC and Arthur Murray International.

### 4. What are certificate requests? How do I complete this section on the enrollment form?

A certificate is a document prepared by us providing you evidence of insurance. You will automatically receive a certificate providing proof of coverage once coverage is bound. You only need to complete the certificate request section if you have been asked to provide another certificate, to an entity such as the facility where you work.

### 5. I have been asked by the facility that I instruct at to add them as an "additional insured" to my policy. What does this mean and how do I do that?

An additional insured is an entity which has an insurable interest for claims arising out of your negligence as the named insured. Such possible entities are a landlord or sponsor. By providing an entity additional insured status they now are entitled to defense and indemnity (if policy limits have not been exhausted) under your policy with no responsibility for premium payments.

You can add an entity as an additional insured under the certificate request section of the enrollment form. Please remember to provide their complete name, address and relationship to you. All requests must be in writing.

### 6. I need \$4,000,000 in CGL coverage. Is this option available?

Yes. Please refer to page 5 for rates.

### 7. Will I receive a policy after I submit the enrollment form?

No. You will receive a certificate of insurance as proof of coverage. Coverage is offered exclusively through Sports, Leisure and Entertainment Risk Purchasing Group (RPG). The RPG receives a master policy from the insurance company. Submission of this enrollment form confirms your desire to receive coverage through the RPG. Each member receives their own certificate of insurance as their evidence of coverage. The limits of insurance apply individually to each member—there are no shared limits of liability with any other members. A copy of the RPG master policy can be requested in writing to: Relation Insurance Services, P.O. Box 25936, Overland Park, KS 66225 or [programs@relationinsurance.com](mailto:programs@relationinsurance.com).



## PROGRAM PREMIUM

Please check the appropriate program and option:

I am a Certified instructor (certificate information must be provided)

Certification organization: \_\_\_\_\_ Certification number: \_\_\_\_\_ Expiration date: \_\_\_\_\_

PREMIUM CERTIFIED	Options	Limits of Liability (CGL)	1 - Year Premium	2 - Years Premium
	Option 1	\$ 500,000	<input type="radio"/> \$ 160.00	<input type="radio"/> \$ 288.00
	Option 2	\$ 1,000,000	<input type="radio"/> \$ 179.00	<input type="radio"/> \$ 323.00
	Option 3	\$ 2,000,000	<input type="radio"/> \$ 269.00	<input type="radio"/> \$ 484.50
	Option 4	\$ 3,000,000	<input type="radio"/> \$ 519.00	Not Available
	Option 5	\$ 4,000,000	<input type="radio"/> \$ 769.00	Not Available
	Option 6	\$ 5,000,000	<input type="radio"/> \$1,019.00	Not Available

I am a Non-certified Instructor

PREMIUM NON-CERTIFIED	Options	Limits of Liability (CGL)	1 - Year Premium	2 - Years Premium
	Option 1	\$ 500,000	<input type="radio"/> \$ 184.00	<input type="radio"/> \$ 331.00
	Option 2	\$ 1,000,000	<input type="radio"/> \$ 230.00	<input type="radio"/> \$ 414.00
	Option 3	\$ 2,000,000	<input type="radio"/> \$ 345.00	<input type="radio"/> \$ 621.00
	Option 4	\$ 3,000,000	<input type="radio"/> \$ 595.00	Not Available
	Option 5	\$ 4,000,000	<input type="radio"/> \$ 845.00	Not Available
	Option 6	\$ 5,000,000	<input type="radio"/> \$1,095.00	Not Available

TOTAL COST SUMMARY	Program Premium (from above)	\$
	Risk Purchasing Group Administration Fee (required)	\$ 15.00
	<b>Total Cost Due</b>	\$

CERTIFICATE REQUESTS	<p>You will receive a certificate showing evidence that coverage has been bound. Complete this section to request additional certificates. Provide separate requests for each additional certificate needed.</p> <p>Note: Additional insureds are not automatically provided/issued per previous policy terms. You will need to request Additional Insureds that are needed for this policy term below.</p>
	<p>Indicate the type of certificate that you are requesting:    <input type="radio"/> Additional insured    OR    <input type="radio"/> Evidence of coverage</p>
	<p>Certificate holder/entity name: _____</p>
	<p>Mailing address: _____</p>
	<p>City: _____ State: _____ Zip: _____</p>
	<p>Relationship to you:    <input type="radio"/> Owner/lessor of premises    <input type="radio"/> Sponsor    <input type="radio"/> Co-promoter</p>
	<p>Date certificate needed by: _____ / _____ / _____</p>
	<p>Other than being named on the certificate as an additional insured or certificate holder, does the person or organization require any special wording or endorsements?    <input type="radio"/> Yes    <input type="radio"/> No</p>
	<p>If yes, check all that apply (<i>Check your request carefully before submitting. The most common delay in certificate processing is caused by providing a partial or incorrect name and/or instructions.</i>)</p>
	<p> <input type="radio"/> Form CG2026    <input type="radio"/> Primary endorsement    <input type="radio"/> Waiver of subrogation  <input type="radio"/> Other (please explain): _____                 </p>

**DOCUMENT DELIVERY**

You will receive a certificate showing evidence that coverage has been bound. This coverage document will be delivered via e-mail, unless otherwise indicated below. If you have an insurance agent, all documents will be delivered to your agent only. Please select only one option.

- E-mail to: \_\_\_\_\_ attn: \_\_\_\_\_  
(selecting this option confirms your consent for coverage documents to be delivered via e-mail)
- Fax to: \_\_\_\_\_ attn: \_\_\_\_\_
- Mail to: \_\_\_\_\_ attn: \_\_\_\_\_

**AGENTS ONLY**

**TO BE COMPLETED ONLY IF LICENSED INSURANCE AGENT IS SUBMITTING THIS FORM**

Agency name: \_\_\_\_\_  
 Agency mailing address: \_\_\_\_\_  
 City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_  
 Agent/contact name: \_\_\_\_\_  
 Agency telephone: (\_\_\_\_\_) \_\_\_\_\_ Agency fax: (\_\_\_\_\_) \_\_\_\_\_  
 Agent/contact e-mail address: \_\_\_\_\_ Tax I.D.: \_\_\_\_\_

**COVERAGE EXCLUSIONS**

The following exclusions are contained in the commercial general liability coverage you are purchasing: Abuse, molestation, harassment or sexual conduct; Aircraft/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 temporarily 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); Any adult-themed parties/meetings/trips, included but not limited to parties/meetings/trips during which demonstration of products and/or services used in the adult entertainment industry takes place; Asbestos; Cycling (other than stationary); Commercial general liability standard exclusions (CG0001 04/13 edition); Cryogenic chambers/therapy; Employment-related practices; Fireworks; Fitness/exercise operations related in whole or part, to perform as an exotic dancer or any similar occupation in the adult entertainment industry; Fungi or bacteria; Haunted attractions; Instruction/activity being held on or in open water (e.g.: lakes, ponds, ocean) Lead; Medical, therapy or health care services; Nuclear energy liability; Operation, ownership or management of a fitness, dance or exercise facility; Performers; Physicals/stress testing; Physical therapy, massage or salon services; Rodeos; Saddle animals; Sale or distribution of medicinal, herbal and/or nutritional products; Snowmobile; Violation of statutes that govern e-mails, faxes, phone calls or other methods of sending materials or information; Those operations listed as ineligible: Instructors under the age of 18, Instructor's employment as an exempt or non-exempt employee of a school, university or college

**FOR OFFICE USE ONLY**

UW Rec: \_\_\_\_/\_\_\_\_/\_\_\_\_ Status: N R Broker: Y N Comm: \_\_\_\_% OPS Rec: \_\_\_\_/\_\_\_\_/\_\_\_\_  
 GL Exp Policy #: \_\_\_\_\_/CP #: \_\_\_\_\_ Exp Dates: \_\_\_\_/\_\_\_\_/\_\_\_\_ to \_\_\_\_/\_\_\_\_/\_\_\_\_  
 GL Option: \_\_\_\_\_ Delivery: M F E Date: \_\_\_\_/\_\_\_\_/\_\_\_\_ Pay Plan: \_\_\_\_ Bill: AB AD CBG  
 Opt Form: 2026 2011 8016 8018 876 2404 Comments: \_\_\_\_\_  
 GL Policy #: \_\_\_\_\_/CP #: \_\_\_\_\_ GL Prem: \_\_\_\_\_ Eff Date: \_\_\_\_/\_\_\_\_/\_\_\_\_ to \_\_\_\_/\_\_\_\_/\_\_\_\_  
 Insured #: \_\_\_\_\_

**PAYMENT INFORMATION**

- Check: Please make check payable to Relation Insurance Services.  
Enclosed is check # \_\_\_\_\_ for \$ \_\_\_\_\_
- Credit Card: If you are making your payment by credit/debit card, please complete the following:
  - VISA  MASTERCARD  AMERICAN EXPRESS
  - Card number: \_\_\_\_\_
  - CSC # (card security) code: \_\_\_\_\_ Expiration date: \_\_\_\_\_
  - I authorize Relation Insurance Services to charge my payment to my credit card in the amount of \$ \_\_\_\_\_
  - Print name (as on card): \_\_\_\_\_
  - Cardholder signature:** \_\_\_\_\_

## READ AND SIGN

GENERAL FRAUD STATEMENT

### **Applicable in AL, AR, DC, LA, MD, NM, RI and WV**

Any person who knowingly (or willfully)\* presents a false or fraudulent claim for payment of a loss or benefit or knowingly (or willfully)\* presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison. \*Applies in MD Only.

**Applicable in CO** 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.

**Applicable in FL and OK** Any person 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)\*. \*Applies in FL Only.

**Applicable in KS** 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, electronic, electronic impulse, facsimile, magnetic, oral, or telephonic communication or 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 KY, NY, OH and PA** 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 subjects such person to criminal and civil penalties\* (not to exceed five thousand dollars and the stated value of the claim for each such violation)\*. \*Applies in NY Only.

**Applicable in ME, TN, VA and WA** 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 and denial of insurance benefits. \*Applies in ME Only.

**Applicable in NJ** Any person who includes any false or misleading information on an application for an insurance policy is subject to criminal and civil penalties.

**Applicable in OR** Any person who knowingly and with intent to defraud or solicit another to defraud the insurer by submitting an application containing a false statement as to any material fact may be violating state law.

**COSTS ARE 100% NON-REFUNDABLE ONCE COVERAGE BEGINS.**

**COVERAGE IS CONTINGENT UPON RECEIPT OF PAYMENT.**

**NO COVERAGE WILL BE DEEMED IN EFFECT UNTIL THE ACCURATE PAYMENT IS RECEIVED BY THE COMPANY OR THEIR REPRESENTATIVE.**

WARRANTY STATEMENT

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

I am aware that the insurance company expects accurate reporting for my premium calculation. I understand that my books and records may be examined or audited by the insurance company at any time during the coverage period and up to three years thereafter. Intentional misrepresentation or misreporting may jeopardize coverage.

I further acknowledge that I have reviewed all information provided with this enrollment form and understand the exclusions which apply, as well as the activities and operations for which coverage is not provided.

Applicant or agent signature: \_\_\_\_\_

Date: \_\_\_\_\_

Printed name: \_\_\_\_\_ Title: \_\_\_\_\_

If an agent: Check here to acknowledge you are signing on behalf of the named insured.