

- | | | | | |
|------|---|--|-----|----|
| iii. | Are there any stairs or ramps? | | Yes | No |
| | If yes, are they built to code? | | Yes | No |
| | If yes, do they have walls to prevent participants from jumping down? | | Yes | No |
| 13. | How many referees are on the field during play? | | | |
| | a. What is ratio of referees to players? Referees: to Players: | | | |
| 14. | Are employees trained in first aid? | | Yes | No |
| 15. | Are customer's equipment checked before use to make sure it meets minimum safety requirements? | | Yes | No |
| 16. | Does the Applicant allow players or any other trained personnel to fill tanks? | | Yes | No |
| 17. | Does the Applicant allow the following: | | | |
| | First Strike Rounds Paintball Grenades Paintball Rocket Launchers Simunitions | | | |
| 18. | How often is the Applicant's equipment checked and velocity tested? | | | |
| 19. | Is there a required safety meeting before all games? | | Yes | No |
| 20. | Are barrel blocker devices required in all non-playing field areas? | | Yes | No |
| 21. | a. Is the paintball field in a wooded area? | | Yes | No |
| | b. Is the paintball field near any staging area, street or parking? | | Yes | No |
| | If yes, please describe: | | | |
| 22. | Does the Applicant use netting for all spectator areas? If yes: | | Yes | No |
| | a. How many feet high is the netting? | | | |
| | b. How many years old is the netting? | | | |
| | c. If the Applicant has airsoft, does the Applicant keep players at least 60 feet away from the netting? | | Yes | No |
| 23. | Has the Applicant tested the netting within the last three months to comply with the ASTM standard of stopping paintballs when shot from 15 feet back into net, 10 shots at 300 feet per second within a 4" circle? | | Yes | No |
| | Did it pass? | | Yes | No |
| 24. | Does the Applicant have boundary tape to keep spectators a minimum of 5" back from netting? | | Yes | No |
| 25. | Are there any special events or tournaments held on the Applicant's premises that the Applicant runs? | | Yes | No |
| 26. | Are there any special events or tournaments held on the Applicant's premises that are run by others? | | Yes | No |
| 27. | Are Certificates of Insurance obtained from those independent entities naming the Applicant as additional insured? | | Yes | No |
| 28. | Is there any overnight camping? | | Yes | No |
| 29. | Are there any night games? | | Yes | No |

30. Are there any hayrides, zombie paintball or haunted attractions?
If yes, please describe: Yes No
31. Are there other events or activities other than those listed above?
If yes, please list activities: Yes No

PAINTBALL FIELD OPERATOR SAFETY GUIDELINES

1. **Field Operations**

Strict control must be exercised over all areas including:

- | | | |
|-----------------------|--------------------|-------------------|
| a. Field Entrance | c. Parking areas | e. Playing Fields |
| b. Sales and Services | d. Spectator areas | f. Staging Areas |

2. **Personnel**

All field staff must be fully and properly trained. Referees and fill station attendants must be sixteen (16) years of age or older.

3. **Emergency Procedures**

All field staff must be trained to properly respond in the event of an accident or emergency and instructed to respond immediately. Field Staff must know the exact location of the field telephone, readily accessible first aid kit and incident report forms. Management must fill out and return an incident form immediately following all injuries.

4. **Field Orientation**

Prior to the first game, each player must undergo a formal orientation session including:

- a. Detailed explanation of the player safety rules – clearly specifying those rules which result in player ejection.
- b. Game rules
- c. The geographical diagram of the field
- d. Emergency procedures
- e. Referees are assigned to each group at this time.

5. **Barrel Blocking Device Regulation**

The mandatory use of industry-approved barrel blocking devices (BBD) must be strictly enforced at all times in all non-playing areas of the field. Barrel plugs are no longer considered adequate protection due to differing barrel sizes and increased rates of fire. Operations must remain fully stocked to provide BBD's for all rental equipment and also for customers to buy if necessary. (Towels, socks, or stick squeegees are not considered BBD's).

6. **Safety goggles**

Mandatory goggle enforcement is required in all areas where “goggles on” signs are posted. Industry-approved full-face mask goggle systems must meet or exceed ASTM Guidelines which require:

- a. Full enclosure of the eye cavity using 06 Lexan lenses secured within frames and to the head with a headband.

- b. The face and ear protector components must be attached securely to the goggle frame to present full coverage (no gaps) to the bottom of the chin, along the jawbone, temples and ears.
- c. Modifications are prohibited.
- d. Wash, disinfect, and inspect goggles regularly.

7. **Trigger Guards**

Trigger guards are mandatory on all paintball markers used by participants at the Applicant's facility. The trigger guard must be rigid, wider than the trigger area, and enclose the trigger area.

8. **Safety Netting**

Netting (12" required, 20" recommended) must be installed around all play areas and must be maintained and checked regularly. Approved netting and / or 300 feet of open space must surround all areas of play. Carrier requires each operator to test the netting per ASTM Guidelines.

- Stand 15' from netting and shoot 10 shots at a 4" circle at 300 fps. No part of the paintball shell may pass through larger than 3 by 5 mm rectangle.
- Bunkers must be a minimum of 20' from the netting and spectators must be kept 5' away from the netting at all times.

9. **Chronographing Procedures**

Maintain at least one (1) chronograph (preferably two) with a back-up battery at the field at all times. All paintball markers must be chronographed before players enter the field and before each new set of games. A chronograph referee must be available at all times to strictly enforce velocity guidelines. Velocities must be adjusted so that three (3) consecutive shots through the chronograph do not exceed:

Paintball

- 300 (FPS) outdoor games
 - 250 – 275 (FPS) indoor games
- Airsoft: 400 (FPS) outdoor games (20BBs)
 - 300 (FPS) indoor games and close quarter (20BBs)
 - 350 (FPS) outdoor games (25BBs)
 - 300 (FPS) indoor and close quarter (25BBs)
- Snipers maximum velocity: 500 FPS and no shots closer than 100 feet to opponent. Sniper weapons **must not** have the ability to fire FULL AUTO.
Underwriting approval is required for Sniper velocities that exceed 400 FPS

10. **Field Maintenance**

Boundaries of all outdoor playing fields must be clearly and continuously marked with rope, tape or other highly visible material. The field must be inspected frequently for natural or man-made hazards. Paintball markers must be cleaned and inspected weekly. A designated staff member must inspect the chronograph, first aid kit, mobile telephone, scale, fill station, CO2 cylinders, and all field equipment (including safety signs) daily.

11. **Player Safety Rules**

Each player / participant must read the player safety rules prior to signing the waiver of liability. The player safety rules must be posted at the field entrance and counter / sales office. Mandatory ejection (without warning!) of any player that knowingly violates the required safety rules is required – especially mask violation!

12. **Paintball Markers**

Automatic markers that are in a mode of self-loading and shooting at a rate faster than one round per manual activation of the trigger's cycle are allowed by UNDERWRITER APPROVAL ONLY. An additional premium may apply for coverage for activities involving ramping / multiple round burst modes. A semi-automatic marker does qualify for the program without approval if it is gravity fed or tractor fed at a rate of no more than fifteen (15) balls per second. In addition, off-premise marker rental is prohibited in this program.

13. **Safety Signs**

- "Goggles on" signs must be posted at every entrance to active play areas.
- "Barrel Blocking Device" signs must be posted at every exit of active play areas.
- "Caution! Paintball Game Area" signs must be posted at any location where the operators / field manager might expect unauthorized direct access to the active playing field.

14. **Filling Stations**

Only trained personnel are allowed to perform tank fills. Allowing players to fill their own tanks is prohibited. Only exception might be employed-supervised multi-fill air stations where tanks have already been checked that day. CO2 cylinders must be chained in an upright position. An on-site scale is required to prevent over-fill.

WINTER WEATHER FREEZE PROTECTION

The Winter Weather Freeze Section is mandatory on all risks that have a prior winter freeze loss greater than \$25,000 or 10% of the building TIV in the past 5 years OR a location in states commonly experiencing freezing temperatures.

These states include but are not limited to: AL, AR, AZ, CO, CT, DE, DC, GA, IA, ID, IL, IN, KS, KY, MA, MD, ME, MI, MN, MO, MS, MT, NC, ND, NE, NH, NJ, NY, OH, OK, PA, RI, SC, SD, TN, TX, UT, VA, VT, WA, WI, WV, WY

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|----|--|-----|----|-----|
| 1. | Can the Applicant reliably confirm that all areas of the Applicant's building with fire sprinkler piping and/ or domestic water lines can be maintained at 45° F or higher?
This includes exterior accessed sprinkler riser rooms, as well as attics, crawl spaces, and stairwells if they have water lines in them. | Yes | No | N/A |
| | a. If not, select all freeze protection measures currently in place:
Temperature monitoring and remote heating control system (Wi-Fi temperature controls)
PHLYSense
Other water detection/ notification/ alarm system
Backup electrical generator, ensuring building heat at all times
Insulation around water pipes in cold areas*
Heat tracing for water pipes in cold areas*
Antifreeze fire sprinkler system in cold areas*
Space heaters or heated forced air in attics, crawl spaces, stairwells with fire sprinklers
Other: | | | |
| | * Cold areas are defined as portions of a building that cannot be maintained at all times reliably at or above 45° F. | | | |
| 2. | Fire Protection and Testing | | | |
| | a. Is the building provided with an Automatic Fire Sprinkler System (AS)? | Yes | No | N/A |
| | i. If yes, what type of sprinkler system is installed? Wet-Pipe Dry-Pipe Both | | | |
| | ii. If yes, approximately what percentage (%) of the building is sprinklered? % | | | |
| | iii. If yes, has the system been tested & inspection by qualified sprinkler contractor within past 12 months & includes a formal winterization review? | Yes | No | N/A |
| | iv. If yes, are the alarms tied to a 24 hour UL listed monitoring company? | Yes | No | N/A |
| 3. | Emergency Water Response (domestic and AS water lines) | | | |
| | a. Are water shutoff valves (domestic and AS water lines) marked and readily accessible? | Yes | No | N/A |
| | b. Are water shutoff valves exercised (closed and reopened) at least annually? | Yes | No | N/A |
| | c. Is the staff qualified to respond and shut off the water main during normal business hours and off hours? | Yes | No | N/A |
| 4. | Automatic Water Shutoff Devices | | | |
| | a. For domestic water lines, is there a water flow detection, notification and automatic shutoff? | Yes | No | N/A |
| 5. | Unused/ Vacant Spaces | | | |
| | a. Does Applicant have a formal process to turn off and drain domestic water lines for these spaces? | Yes | No | N/A |
| 6. | Seasonal Occupancies ONLY: | | | |
| | a. Is there a full-time caretaker/ maintenance personnel on the premise?
If yes, select required duties of the caretaker: | Yes | No | N/A |
| | Regular walkthroughs of the building | | | |
| | i. How often each day? | | | |
| | Trained in the location(s) of water shut off valve(s) | | | |
| | Inspects taps and leaves them dripping in freeze weather events | | | |
| | Shuts off or drains pipes during freezing temperatures | | | |
| | Monitors building temperatures ensuring heat is maintained at required levels | | | |
| | Responds to power outages | | | |
| | i. List of required procedures | | | |
| | b. If no caretaker is present, has the building been properly winterized including water turned off, pipes drained, heat maintained, proper pipe insulation, etc.? | Yes | No | N/A |

FRAUD STATEMENT AND SIGNATURE SECTIONS

The Undersigned states that they/ them are an authorized representative of the Applicant and declares to the best of their knowledge and belief and after reasonable inquiry, that the statements set forth in this Application (and any attachments submitted with this Application) are true and complete and may be relied upon by Company * in quoting and issuing the policy. If any of the information in this Application changes prior to the effective date of the policy, the Applicant will notify the Company of such changes and the Company may modify or withdraw the quote or binder.

The signing of this Application does not bind the Company to offer, or the Applicant to purchase the policy.

*Company refers collectively to Philadelphia Indemnity Insurance Company and Tokio Marine Specialty Insurance Company

VIRGINIA APPLICANT: READ YOUR POLICY. THE POLICY OF INSURANCE FOR WHICH THIS APPLICATION IS BEING MADE, IF ISSUED, MAY BE CANCELLED WITHOUT CAUSE AT THE OPTION OF THE INSURER AT ANY TIME IN THE FIRST 60 DAYS DURING WHICH IT IS IN EFFECT AND AT ANY TIME THEREAFTER FOR REASONS STATED IN THE POLICY.

FRAUD NOTICE STATEMENTS

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 THAT PERSON TO CRIMINAL AND CIVIL PENALTIES (IN OREGON, THE AFOREMENTIONED ACTIONS MAY CONSTITUTE A FRAUDULENT INSURANCE ACT WHICH MAY BE A CRIME AND MAY SUBJECT THE PERSON TO PENALTIES). **(NOT APPLICABLE IN AL, AR, CA, CO, DC, FL, KS, KY, LA, ME, MD, NJ, NY, OH, OK, PA, RI, TN, VA, VT, WA AND WV).**

APPLICABLE IN AL, AR, LA, MD, RI AND WV: ANY PERSON WHO KNOWINGLY (OR WILLFULLY IN MD) PRESENTS A FALSE OR FRAUDULENT CLAIM FOR PAYMENT OF A LOSS OR BENEFIT OR WHO KNOWINGLY (OR WILLFULLY IN MD) PRESENTS FALSE INFORMATION IN AN APPLICATION FOR INSURANCE IS GUILTY OF A CRIME AND MAY BE SUBJECT TO FINES AND/OR CONFINEMENT IN PRISON (IN ALABAMA, MAYBE SUBJECT TO RESTITUTION FINES OR CONFINEMENT IN PRISON, OR ANY COMBINATION THEREOF).

APPLICABLE IN CALIFORNIA: FOR YOUR PROTECTION CALIFORNIA LAW REQUIRES THE FOLLOWING TO APPEAR ON THIS FORM: ANY PERSON WHO KNOWINGLY PRESENTS FALSE OR FRAUDULENT INFORMATION TO OBTAIN OR AMEND INSURANCE COVERAGE OR TO MAKE A CLAIM FOR PAYMENT OF A LOSS IS GUILTY OF A CRIME AND MAY BE SUBJECT TO FINES AND CONFINEMENT IN STATE PRISON.

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 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 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 KANSAS: AN ACT COMMITTED BY 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.

APPLICABLE IN KENTUCKY: ANY PERSON WHO KNOWINGLY AND WITH INTENT TO DEFRAUD ANY INSURANCE COMPANY OR OTHER PERSONS FILES AN APPLICATION FOR INSURANCE 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.

APPLICABLE IN 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.

APPLICABLE IN NEW JERSEY: 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 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.

APPLICABLE IN 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.

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 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 INSURANCE ACT, WHICH IS A CRIME AND SUBJECTS SUCH PERSON TO CRIMINAL AND CIVIL PENALTIES.

APPLICABLE IN TENNESSEE, VIRGINIA AND 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.

APPLICABLE IN 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.

APPLICABLE IN 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. THIS APPLIES TO AUTO INSURANCE.

NAME (PLEASE PRINT/TYPE)

TITLE

(MUST BE SIGNED BY THE PRESIDENT, BOARD CHAIR, CEO OR EXECUTIVE DIRECTOR)

SIGNATURE

DATE

SECTION TO BE COMPLETED BY THE PRODUCER/BROKER/AGENT

PRODUCER

(If this is a Florida Risk, Producer means Florida Licensed Agent)

AGENCY

PRODUCER LICENSE NUMBER

(If this a Florida Risk, Producer means Florida Licensed Agent)

ADDRESS (STREET, CITY, STATE, ZIP)