



Offshore Risk Management  
Marine Insurance Services Worldwide

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Offices in North America and the Caribbean  
Email: [mail@offshorerisk.com](mailto:mail@offshorerisk.com)  
[www.offshorerisk.com](http://www.offshorerisk.com)

## Application for Recreational Rental Property Program Insurance Coverage

We are pleased to offer a our RRP Program (Recreational Rental Property Program). It is designed primarily for those operations involved in Personal Watercraft (PWC) Rentals.

Attached you will find a package of applications and forms designed specifically for this program.

Please complete, sign and date the following and return to us as soon as possible. (DO NOT LEAVE ANY QUESTIONS UNANSWERED):

### 1. Survey/Application

The signed application becomes a warranted part of your policy. This means that it is imperative that you accurately complete and sign the attached Survey/Application. Failure to provide us with the most current and accurate information could affect your coverage.

### 2. Signed/Dated Operations Endorsement Form

### 3. Signed/Dated Warranty of Compliance Form

### 4. Signed/Dated Terrorism Coverage Form

Please note: It is a program warranty and a requirement of policy coverage, the following forms are to be signed and dated by each participant in the sport for which you provide services. Other than signatures and dates, alteration, additions or omissions NOT are permissible.

FAILURE TO USE THE FOLLOWING ENCLOSED FORMS WILL VOID YOUR COVERAGE:

#### A. Release Waiver

#### B. Declaration of Fitness Form

Please contact us with your questions or comments.

*The ORM Crew*

**GENERAL APPLICANT INFORMATION**

<b>APPLICANT NAME:</b> (Include subsidiaries and any "dba" to which this insurance applies)		<b>DATE:</b>	
<b>PROPOSED EFFECTIVE DATES</b>	<b>From:</b>	<b>To:</b>	

**ORM Insurance Services**

P.O. Box 522796  
Marathon Shores, FL 33052  
Tel: 800-773-0105 Fax: 408-228-8937  
www.offshorerisk.com<>mail@offshorerisk.com

<b>MAILING ADDRESS:</b>			
<b>Street:</b>			
<b>City:</b>	<b>State:</b>	<b>Zip:</b>	

<b>CONTACT NAME:</b>		<b>PHONE:</b>	
<b>E-MAIL:</b>		<b>FAX:</b>	

<b>LOCATION(S):</b> <i>Street, city, state, zip, country</i>
1. _____
2. _____
<i>If additional locations, please attach a separate page.</i>

<b>PLEASE CHECK ALL OPERATIONS THAT APPLY:</b>					
<input type="checkbox"/>	Hang Gliding	<input type="checkbox"/>	Motorized Boat Rentals	<input type="checkbox"/>	Ultra Light
<input type="checkbox"/>	Jet Ski Rentals	<input type="checkbox"/>	Non Motorized Boat Rentals	<input type="checkbox"/>	Wake Boarding
<input type="checkbox"/>	Kite Surfing/Kite or Snow Boarding	<input type="checkbox"/>	Paragliding	<input type="checkbox"/>	Waterskiing
<input type="checkbox"/>	Misc. Property Rentals	<input type="checkbox"/>	Parasailing	<input type="checkbox"/>	Board Surfing

Number of years experience in the operation for which you are requesting insurance:		FED ID or SSN#:	
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<b>TYPE OF BUSINESS:</b>	INDIVIDUAL/ SOLE PROP.		CORP:		PARTNERSHIP		OTHER	<i>Describe</i>
IS YOUR BUSINESS SEASONAL? IF SO, PLEASE IDENTIFY MONTHS OF OPERATION:					From:		To:	
TOTAL RECEIPTS FOR THE <b>LAST</b> 12 MONTHS:		Instructional	\$		All other receipts	\$		
ESTIMATED RECEIPTS FOR THE <b>NEXT</b> 12 MONTHS:		Instructional	\$		All other receipts	\$		
<b>DESCRIBE LOSSES FOR THE PAST 5 YEARS INCLUDING PRESENT &amp; PREVIOUS OPERATIONS:</b> <i>(Please attach Loss Runs if available, or attach separate sheet if needed)</i>								
<b>Year</b>	<b>Brief Description</b>					<b>Amount Paid or Reserved</b>		
<b>In the last 5 years, have you been engaged or are presently engaged in a similar business operation under another business name? If so, please complete.</b>						Yes <input type="checkbox"/>	No <input type="checkbox"/>	
Business Name:		Location:		Dates:				
Business Name:		Location:		Dates:				
Business Name:		Location:		Dates:				
<b>DO YOU PRESENTLY CARRY INSURANCE FOR YOUR OPERATIONS AT THIS TIME OR IN THE LAST TWELVE MONTHS? Yes _____ No _____ if so, please complete the following:</b>								
NAME OF INSURANCE CARRIER:								
DATE OF THE POLICY:	From:		To:					
LIABILITY LIMITS:				PER OCCURRENCE				
				AGGREGATE				
<b>PLEASE ATTACH A COPY OF YOUR LESSON PLAN AND EMERGENCY PROCEDURES.</b>								

<b>ADDITIONAL INSURED</b> <i>(please attach separate sheet if needed)</i>					
NAME	ADDRESS	CITY	ST	ZIP	CERTIFICATE NEEDED Y/N

**PERSONNEL** *List all personnel, including the owner, instructors, pilots and other key employees (Attach additional sheet if needed)* **HAVE YOU OR ANY OPERATORS HAD THEIR DRIVER'S LICENSE EITHER REVOKED OR SUSPENDED IN THE PAST 3 YRS? Yes\_\_\_\_\_ No\_\_\_\_\_**  
*If so, attach sheet with explanation*

	NAME	POSITION	DATE OF BIRTH	TOTAL YRS EXPERIENCE	CURRENT RATING
1.					
2.					
3.					

**PERSONNEL continued:** [IMPORTANT: MUST ATTACH COPY OF CAPTAIN'S LICENSES, all INSTRUCTORS CERTIFICATES, and all Ultralight Instructors FAA ACTIVITY REPORT]  
*Also include the following for the above mentioned personnel.*

#	DATE OF CERTIFICATION	CERTIFYING ORGANIZATION	DATE OF EXPIRATION	TRAINING EXPERIENCE	
				# STUDENTS TAUGHT THE BASIC LEVEL	# HOURS OF INSTRUCTION
1.					
2.					
3.					

It is hereby agreed and understood that this application for insurance is subject to review by underwriting. Coverage is not bound until submission for insurance is accepted by First Flight Insurance Group, Inc., all signed forms are in place, AND the total required deposit premium has been paid in full. Binder of Coverage will be confirmed with a signed Binder or a Policy, as issued by First Flight Insurance Group, Inc. No other entity or agent has the right bind coverage or issue a Certificate of Insurance or Binder for coverages submitted under this application.

ANY PERSON WHO KNOWINGLY AND WITH INTENT TO DEFRAUD ANY INSURANCE COMPANY OR ANOTHER PERSON FILES APPLICATION FOR INSURANCE OR STATEMENT OF CLAIM CONTAINING ANY MATERIALLY FALSE INFORMATION, OR CONCEALS FOR THE PURPOSE OF MISLEADING, INFORMATION CONCERNING ANY FACT MATERIAL THERETO, COMMITS A FRAUDULENT INSURANCE ACT, WHICH IS A CRIME AND SUBJECTS THE PERSON TO CRIMINAL AND (NY: SUBSTANTIAL) CIVIL PENALTIES. (Not applicable in CO, HI, OH, OK, OR, or VT; in DC, LA, ME and VA, insurance benefits may also be denied).

<b>Applicant's Signature:</b>		<b>Date:</b>		<b>Producer's Signature</b>	
<b>Applicant's Printed Name:</b>		<b>Applicant's Title:</b>			

**PLEASE READ, COMPLETE & SIGN GENERAL APPLICATION**

# FIRST FLIGHT INSURANCE GROUP

## RRP – Recreational Rental Property Supplemental Application

<b>APPLICANT NAME:</b>	<b>DATE:</b>
------------------------	--------------

Briefly List the Type of ALL Rental Property you provide and the Estimated Percentage of Total Revenue it Represents:  
(Example: Kayaks 15%. Bicycles 5% etc.)

TYPE OF RENTAL PROPERTY	%	TYPE OF RENTAL PROPERTY	%	TYPE OF RENTAL PROPERTY	%

<b>UNDERWRITING INFORMATION</b>					
PLEASE CHECK OFF TO THE RIGHT OF ALL OF THE ITEMS THAT APPLY					
<b>PERSONAL WATERCRAFT RENTALS INCLUDING JET SKIS</b>				<b>ALL TERRAIN VEHICLE RENTALS</b>	
<b>PONTOON BOAT RENTALS</b>				<b>ROLLER BLADES/INLINE SKATES</b>	
<b>INBOARD/OUTBOARD RENTALS</b>				<b>HORSE RENTAL</b>	
<b>KAYAK/CANOE RENTALS</b>				<b>PARASAIL/KITEBOARD RENTAL</b>	
<b>WATERSKI RENTALS</b>				<b>MISC. AIRCRAFT RENTAL</b> Including <i>ultra-lights, radio controlled aircraft kits etc.</i>	
<b>MOTORIZED BOATS &amp; SAILBOAT RENTALS</b>				<b>ORGANIZED AND/OR GUIDED TOURS AND ACTIVITIES ON AND OFF SITE:</b> Describe: _____	
<b>NON-MOTORIZED BOAT &amp; SAILBOAT RENTALS</b>				<b>ROCK CLIMBING WALL RENTAL/OPERATIONS</b>	
<b>BICYCLE RENTALS</b>				<b>TAMPOLINE RENTAL</b>	
<b>TENT/CANOPY RENTALS</b>				<b>ON-SITE ATHLETIC ACTIVITIES</b>	
<b>BEACH EQUIPMENT RENTALS</b> <small>EXAMPLE: CHAIRS, RAFTS, BOOGIE BOARDS, WAGONS, CARRAIGES, UMBRELLAS ETC.</small>				<b>SNOW MOBILE RENTAL</b>	
<b>GENERAL VACATION PROPERTY INCIDENTAL HOUSEHOLD GOODS RENTALS INCLUDING LINENS, ETC.</b>				<b>SCUBA EQUIPMENT RENTAL</b>	
<b>FISHING EQUIPMENT RENTALS</b>				<b>SNOW &amp; WATERSKI RENTAL</b>	
<b>SURFBOARDS</b>				<b>TRAINING ACTIVITIES ON AND OFF SITE:</b> Describe: _____	
<b>HOT TUB, SPA, POOL RENTALS</b>				<b>AUTO, 0TRAILER &amp; OTHER REGISTERED VEHICLES</b>	
<b>ELECTRONIC EQUIPMENT RENTAL</b> <i>TVs, Stereos, DVDs, Computers, etc.</i>				<b>AIR BOATS, FAN BOATS &amp; HOVER CRAFT RENTALS AND OPERATIONS</b>	

## RRP PROFILE QUESTIONNAIRE

1. Do you have Safety Rules clearly posted and distributed to all customers?	YES		NO	
2. Do you provide all the necessary Safety Equipment necessary for the operation of use of rental property?	YES		NO	
3. Do you have a regular maintenance program in place to carefully examine, repair or replace any rental property prior to the equipment being rented to others?	YES		NO	
4. Do you maintain a formal record of renter's names, dates, equipment and charges?	YES		NO	
5. Do you currently have waivers signed by renters? <i>If so, please include a copy.</i>	YES		NO	
6. Is the renter of your equipment instructed in the proper operation of that equipment by you and/or trained employees?	YES		NO	
7. Are the safety features of your equipment explained to the renter prior to the renter using the equipment?	YES		NO	
8. Is a security deposit required of renters when they rent out equipment?	YES		NO	
9. Has insurance on this business, or any other business operation owned by you, been cancelled for losses, non-pay of premium or non-compliance of terms of the policy?	YES		NO	
10. Has this business, or any other business owned by you, encountered a claim that resulted in a fatality?	YES		NO	
11. Is rental equipment maintained within a locked building during non-operational business hours?	YES		NO	
12. Is any property kept in the open during non-operational business hours? <i>If so, describe security measures: _____</i> <i>_____</i>	YES		NO	
13. Are renters required to show proof of age? <i>If so, what is the minimum age to rent equipment? _____</i>	YES		NO	
14. Is there an emergency phone number where you can be reached by a renter in the event of a loss?	YES		NO	

**JET SKI SCHEDULE**  
SUPPLEMENTAL APPLICATION A

**THIS SUPPLEMENTAL APPLICATION IS REQUIRED FOR LIABILITY PURPOSES ONLY  
AND DOES NOT PROVIDE PHYSICAL DAMAGE COVERAGE UNLESS SPECIFICALLY  
REQUESTED BELOW.**

<b>JET SKI INFORMATION</b>								
<b>REQUIRED ON ALL JET SKI RENTAL OPERATIONS NOTED ABOVE.</b>								
	<b>YEAR</b>	<b>MANUFACTURER</b>	<b>MODEL</b>	<b>HP</b>	<b>NAVIGATION AREA</b>	<b>Max. Number of Passengers</b>	<b>ID NUMBER</b>	<b><u>MARKET VALUE COMPLETE IF PHYSICAL DAMAGE COVERAGE REQUESTED</u></b>
1.								
2.								
3.								
4.								
5.								
6.								
7.								
8.								
9.								
10.								
11.								
12.								
13.								
14.								
15.								

*Attach separate page if more space is needed.*

**NON-MOTORIZED RENTAL WATERCRAFT**  
**SUPPLEMENTAL APPLICATION - B**

**KAYAKS, CANOES, NON-MOTORIZED SAILBOATS  
 & OTHER NON-MOTORIZED  
 PERSONAL WATERCRAFT SCHEDULE**

**THIS SUPPLEMENTAL APPLICATION IS REQUIRED FOR LIABILITY PURPOSES ONLY  
 AND DOES NOT PROVIDE PHYSICAL DAMAGE COVERAGE UNLESS SPECIFICALLY  
 REQUESTED BELOW.**

	YEAR	MANUFACTURER	MODEL	TYPE OF WATERCRAFT	MAX. # OF PASSENGERS	NAVIGATION AREA	ID NUMBER	<u>MARKET VALUE COMPLETE IF PHYSICAL DAMAGE COVERAGE REQUESTED</u>
1.								
2.								
3.								
4.								
5.								
6.								
7.								
8.								
9.								
10.								
11.								
12.								
13.								
14.								
15.								

*Attach separate page if more space is needed.*

# MOTORIZED (NON-JET SKI) RENTAL WATERCRAFT

Not used for Water Ski or Wake Board Operations

## SUPPLEMENTAL APPLICATION – C

### INBOARD, INBOARD/OUTBOARD, OUTBOARD INCLUDING SAILBOATS WITH AUXILIARY POWER SCHEDULE

**THIS SUPPLEMENTAL APPLICATION IS REQUIRED FOR LIABILITY PURPOSES ONLY AND DOES NOT PROVIDE PHYSICAL DAMAGE COVERAGE UNLESS SPECIFICALLY REQUESTED BELOW.\***

#### **HULL INFORMATION**

#### **REQUIRED ON ALL WATERCRAFT USED IN RENTAL OPERATIONS**

	YR	LENGTH	MFG	MODEL	HP	HULL MATERIAL	HULL ID #	ENGINE ID #
1.								
2.								
3.								
4.								

#### **ENGINE INFORMATION**

#### **REQUIRED ON ALL WATERCRAFT USED IN RENTAL OPERATIONS**

*Please match number with the Hull listed above.*

	YEAR	MANUFACTURER	TYPE INBOARD, I/O, or OB	SINGLE OR TWIN	GAS OR DIESEL	HP EACH	ENGINE ID NUMBER
1.							
2.							
3.							
4.							

#### **VALUATION & MISC. INFORMATION FOR HULL & ENGINE(S) COMBINED**

*Please match number with the Hull listed above.*

	<b>*MARKET VALUE COMPLETE IF PHYSICAL DAMAGE COVERAGE REQUESTED</b>	Maximum number of passengers permitted by license:	Average number of passengers carried:	Navigation Area:	Season: (Number of Months)	Lay up period: (From/To)
1.						
2.						
3.						
4.						

#### **TRAILER INFORMATION**

	YEAR	MANUFACTURER	MODEL	VIN	VALUE
1.					
2.					
3.					

*Attach separate page if more space is needed.*



## RRP APPLICATION SUMMARY SECTION

Please be sure to include all of the following as needed with your submission for insurance. Initial next to each item submitted and or agreed to.

INITIAL

<input checked="" type="checkbox"/>	<b>MANDATORY – COMPLETED <u>AND SIGNED</u> 9 PAGE RRP GENERAL APPLICATION INCLUDING THIS SUMMARY SECTION</b>
<input checked="" type="checkbox"/>	<b>LOSS RUNS FOR THE PAST 3 YEARS IF AVAILABLE</b>
<input checked="" type="checkbox"/>	<b>IF FORMAL LOSS RUNS ARE NOT AVAILABLE, A LIST OF ALL LOSSES, DATES, AMOUNTS PAID, PERSONS INVOLVED, TYPE OF CLAIM AND DESCRIPTION FOR ALL CLAIMS IN THE PAST THREE YEARS FOR THIS BUSINESS OR ANY OTHER BUSINESS OWNED AND OPERATED BY YOU.</b>
<input checked="" type="checkbox"/>	<b>LIST OF ALL ADDITIONAL INSURED, ALONG WITH THEIR NAMES, ADDRESSES AND THEIR INTEREST IN THE OPERATION (EXAMPLE: LANDOWNER, LESSOR ETC.)</b>
<input checked="" type="checkbox"/>	<b>INITIAL THAT YOU HAVE READ AND UNDERSTOOD THE OFFER FOR TERRORISM COVERAGE AND THAT YOU HAVE ACCEPTED OR DECLINED <u>AND SIGNED</u> THE FORM.</b>
<input checked="" type="checkbox"/>	<b>INITIAL THAT YOU HAVE READ, UNDERSTOOD <u>AND SIGNED</u> THE “WARRANTY OF COMPLIANCE” FORM, “PERSONAL WATERCRAFT RENTAL OPERATIONS ENDORSEMENT” FORM. AND THE “RECREATIONAL RENTAL WAIVER” FORM. IT IS ALSO AGREED AND UNDERSTOOD THEY ARE A REQUISITE FOR BINDING COVERAGE WITH FIRST FLIGHT INSURANCE GROUP, INC.</b>
<input checked="" type="checkbox"/>	<b>INITIAL THAT YOU HAVE READ <u>AND SIGNED</u> THE “APPLICATION WARRANTY” AND UNDERSTOOD THAT YOUR SIGNED APPLICATION WARRANTY IS A REQUISITE FOR BINDING COVERAGE WITH FIRST FLIGHT INSURANCE GROUP, INC.</b>
<input checked="" type="checkbox"/>	<b>INITIAL THAT YOU HAVE READ THE “RECREATIONAL RENTAL WAIVER” FORM. IT IS ALSO AGREED AND UNDERSTOOD THAT THIS FORM MUST BE CONSISTENTLY PRESENTED TO AND SIGNED BY EACH PARTICIPANT AS A REQUIREMENT OF THIS POLICY PER THE WARRANTY OF COMPLIANCE.</b>
<input checked="" type="checkbox"/>	<b>INITIAL THAT YOU HAVE READ AND UNDERSTOOD THE “IMPORTANT INSTRUCTIONS” FORM AND THE “SAFE OPERATIONAL GUIDELINES &amp; INSTRUCTIONS FOR JETSKI OPERATORS” FORM AND AGREE TO OPERATE IN COMPLIANCE WITH THE MINIMUM GUIDELINES.</b>

It is hereby agreed and understood that this application for insurance is subject to review by underwriting. Coverage is not bound until submission for insurance is accepted by First Flight Insurance Group, Inc., all signed forms are in place, **AND the total required deposit premium has been paid in full.** Binder of Coverage will be confirmed with a signed Binder or a Policy, as issued by First Flight Insurance Group, Inc. No other entity or agent has the right to bind coverage or issue a Certificate of Insurance or Binder for coverages submitted under this application.

ANY PERSON WHO KNOWINGLY AND WITH INTENT TO DEFRAUD ANY INSURANCE COMPANY OR ANOTHER PERSON FILES APPLICATION FOR INSURANCE OR STATEMENT OF CLAIM CONTAINING ANY MATERIALLY FALSE INFORMATION, OR CONCEALS FOR THE PURPOSE OF MISLEADING, INFORMATION CONCERNING ANY FACT MATERIAL THERETO, COMMITS A FRAUDULENT INSURANCE ACT, WHICH IS A CRIME AND SUBJECTS THE PERSON TO CRIMINAL AND (NY: SUBSTANTIAL) CIVIL PENALTIES. (Not applicable in CO, HI, OH, OK, OR, or VT; in DC, LA, ME and VA, insurance benefits may also be denied).

<b>Applicant's Signature:</b>	<input checked="" type="checkbox"/>	<b>Date:</b>	<input checked="" type="checkbox"/>	<b>Producer's Signature</b>	<input checked="" type="checkbox"/>
<b>Applicant's Printed Name:</b>	<input checked="" type="checkbox"/>	<b>Applicant's Title:</b>	<input checked="" type="checkbox"/>		

**PLEASE READ, COMPLETE & SIGN THIS 7 PAGE RECREATIONAL RENTAL PROPERTY APPLICATION PART 1**

**WATERCRAFT SCHEDULE**  
**(Please note if physical damage requested)**

#	YEAR	MAKE	MODEL	SERIAL #	VALUE HULL & ENGINE	PHYSICAL DAMAGE (Please v if requesting)
1.						
2.						
3.						
4.						
5.						
6.						
7.						
8.						
If more watercraft needs to be listed, please attach additional sheet						

*\* THE PHYSICAL DAMAGE COVERAGE OPTION IS FOR SCHEDULED WATERCRAFT ONLY AND IS SUBJECT TO A PER OCCURRENCE DEDUCTIBLE OF \$1,000 OR A DEDUCTIBLE IN THE AMOUNT OF 2% OF THE SCHEDULED VALUE OF THE SCHEDULED WATERCRAFT, WHICHEVER IS GREATER.*

LOSS PAYEES					
NAME	STREET ADDRESS	CITY	ST	ZIP	BOAT #

## PERSONAL WATERCRAFT RENTAL OPERATIONS ENDORSEMENT

It is warranted by **you** that at any time Personal Watercraft activities are being conducted, **you will** comply with the following operational guidelines:

1. The covered vessel is a motorized (e.g., Jet Ski) or non-motorized personal watercraft (e.g., kayak) rented to others for use as a recreational personal watercraft.
2. The covered vessel is subject to the maximum passenger capacity as designated by the manufacturer and it will be the Rental Manager's responsibility to ensure that the covered personal watercraft is maintained and equipped in a **seaworthy** condition at all times.  
**Seaworthy** means properly constructed, suitably prepared, properly laden, sufficiently strong and competently equipped (cables, anchors, food, water, fuel, lights, etc.) to allow it to safely engage in the trade and voyage intended.
3. **You will** inspect the personal watercraft and all equipment daily, prior to the commencement of activities. **You will** maintain and keep a written log of these procedures. Equipment, which a reasonable and prudent person would consider damaged and worn, so as to create a potential hazard to life or health, will **never** be used in activities.
4. **You will** carry out pre-launch checks ensuring (a) the personal watercraft is adequately fuelled (b) the controls are free of encumbrances and are in proper working order (c) the throttle is smooth (d) hull is inspected for damage (e) required safety equipment is on board (f) engine is test started.  
Required safety equipment includes those items required under all local, state, and federal watercraft laws.
5. Under no circumstances shall the operator, passenger or Personal Watercraft Rental Operations participant use a personal watercraft in a contest or for any racing event.
6. For inland or coastal waters, **you will not** allow the use of personal watercraft; (a) prior to sunrise, during dusk or after sunset (b) without first establishing designated operations (c) beyond these designated boundaries of operations.
7. Rental managers (administrators) and employees must be current in CPR and First Aid, possess all relevant skills and knowledge of Personal Watercraft operations, including but not limited to; following established guidelines and safe operating procedures, exhibit proficiency in emergency techniques, capable of following instructions for the proper use of safety equipment and able to notify medical personnel. In addition, they must be able to clearly and adequately instruct the participants of proper emergency procedures that is expected of participants.
8. Motorized Personal Watercraft may not be rented to any person under the age of 18 years on their last birthday, or the age as designated by law, whichever is greater
9. Operators of motorized Personal Watercraft must be at least 16 years of age on their last birthday or the age as designated by law, whichever is greater.
10. It will be the rental operation manager or employee's responsibility to evaluate and determine if weather conditions are favorable for PERSONAL WATERCRAFT RENTAL OPERATIONS. You **will** monitor weather forecasts, visibility, wind predictions and tides. No operator shall knowingly operate the personal watercraft in rain, fog, and sea mist or during a known lightning storm within 5 miles from the Personal Watercraft Rental Operations area.

Page 1 of 2 as acknowledged by .....

\_\_\_\_\_  
Authorized Signature of Insured

\_\_\_\_\_  
Date

No operator shall conduct personal watercraft activities during a small craft warning alert and / or storm frontal systems approaching within 7 miles from operating area.

11. Rental managers (administrators) and employees are required to abide by all local, state, and federal watercraft laws.
12. Under no circumstances will Personal Watercraft Rental activities take place without first informing nearby authorities in accordance with local regulations.
13. Prior to embarkation, Personal Watercraft Rental Operations participants and passengers shall be given a safety briefing before leaving the dock and before the personal watercraft activity commences. It is the responsibility of the manager to ensure that this safety briefing will be instructive, informative and capture the undivided attention of all participants and passengers and should include:
  - a) A description of the activity itself and a description of the things that can go wrong (e.g. jet ski stops for any reason, the jet ski sinks, fire onboard, etc.)
  - b) The safety precautions while underway and the procedures in the event of an unexpected emergency.
  - c) The proper use of hands signals.
  - d) Precluding any passenger or Personal Watercraft Rental Operations participant who appears to be afraid or intimidated prior launching the personal watercraft.
  - e) Each participant and passenger will wear safety equipment at all times as required by **us** (e.g., Personal Flotation Devices (PFD's), etc.), whether required by the state or local law or not PFD's must be United State Coast Guard approved for the type of activity.
  - f) Rental contract and other documentation required of this policy must be signed and maintained on file for no less than five (5) years including, but not limited to; (a) Absolute Assumption of Risk for all damage or injury to self, passengers and all others while property is in renters possession, (b) Waivers of Liability, (c) Claim Forms, (d) Declaration of Fitness.
14. All Personal Watercraft Rental Managers or employees must be equipped at all times with a fully functional and sufficient VHF radio and / or other reliable communications; First Aid Kit, whistle, and an emergency cell phone. All personnel must be aware of this equipment and how it is operated. The site / rentals manager or designated / authorized adult employee must be present on site at all times during personal watercraft activities.
15. To have serviced and manned motorized watercraft for emergency rescue / retrieval (Jet Ski) in attendance at all times during Personal Watercraft activities, fit for the purpose of rescuing participants and passengers.
16. Ensure that a Personal Watercraft Rental Operations area is established and that such is (a) clearly marked and identified (b) not shared by the general public, other training sites or shipping lanes (c) within the vision of the site manager or designated adult supervising employee from the shoreline where the personal watercraft was boarded.
17. You will ensure that safe **operational** guidelines and instructions are given prior to boarding the personal watercraft. Jet ski Rental Managers will (a) fully explain all aspects of the 'Safe Operational Guidelines & Instructions For Jetski Operators' using handouts where appropriate (b) specifically prohibit Wave & Wake Jumping (c) specifically prohibit any 'Water Skiing' using the Personal Watercraft Rental Operations watercraft.

**Failure to comply with any of these warranties shall automatically void the coverage provided by this policy.  
All other terms and conditions remain unaltered**

_____	_____
Authorized Signature of Insured	Date
_____	_____
Printed or Typed Name of Insured	Title

## PERSONAL WATERCRAFT RENTAL WARRANTY OF COMPLIANCE WITH TERMS

In consideration of the coverage provided, **you** make the following Warranties, which shall be a basis of the insurance. **You** agree that each Warranty is material to **our** decision to insure **you** and that, but for these Warranties, no policy would be issued.

**Failure to comply with any one of these Warranties WILL render coverage under this policy null and void in the event of a claim.**

'The guidelines set forth in **your** policy, its related documents and within this form, are to be utilized for underwriting and coverage purposes only and not to be construed as the applicable 'Standards' in the industry or as 'Safety Standards' in any litigation which may arise against the insured.'

### YOU WARRANT FOR ALL INSURED THAT:

- A. Each participant and/or passenger will wear safety equipment as required by **us** (e.g. Personal Flotation Devices (PFD's), etc.), whether required by the State or local law or not. PFD's must be United State Coast Guard approved for the type of activity.
- B. All equipment will be inspected daily, prior to the commencement of activities. Equipment, which a reasonable and prudent person would consider damaged and worn, so as to create a potential hazard to life or health, will never be used in the activity.
- C. For motorized (e.g., Jet Ski) Personal Watercraft activities, prior to embarkation, allowing a participant to go aboard the watercraft (s) or to participate in an activity, **you will** a) request proof of age and identification, b) insure all renters have seen and understand the "Safe Operational Guidelines and Instructions" form provided and approved by us.

Motorized Personal Watercraft may not be rented to any person under the age of 18 years on their last birthday, or the age as designated by law, whichever is greater. Operators of motorized Personal Watercraft must be at least 16 years of age on their last birthday, or the age as designated by law, whichever is greater.

- D. Prior to embarkation, allowing a participant to go aboard the motorized watercraft(s) (e.g., jet ski) or non-motorized personal watercraft (e.g., kayak), or to participate in an activity, each participant and / or passenger will be required to sign the PERSONAL WATERCRAFT RENTAL OPERATIONS RELEASE OF LIABILITY, WAIVER OF CLAIMS, ASSUMPTION OF RISK AND INDEMNITY AGREEMENT (hereinafter "Release") form provided and approved by **us**. In the event a participant or passenger is less than 18 years of age, both the participant and his or her parent or (adult) legal guardian must sign the Release.

For non-motorized Personal Watercraft (e.g., kayak), in the event a participant or passenger is less than 18 years of age, both the participant and his or her parent or (adult) legal guardian must sign the Release.

- E. Prior to embarkation, **you will** ensure that both the 'Release' and the 'Declaration Of Fitness' forms, provided and approved by **us**, are fully and accurately completed by each participant and / or passenger in accordance with the "Important Instructions Form" provided by the insurance company. It is a requisite for coverage hereunder that **you** will retain these forms for a minimum of 5 years and be able to produce these documents upon request by **us**.

Page 1 of 2 as acknowledged by.....

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Authorized Signature of Insured Date

- F. Prior to embarkation, allowing a participant to go aboard the watercraft(s) or to participate in an activity, **you will** provide a pre-activity safety briefing to each and every participant, including but not limited to adequate instruction on the safe use and operation of the equipment, explanation of local and State laws and requirements, verbal warnings of assumed risks, and that no use of alcohol or drugs is allowed.
- G. **You will not** allow any passenger(s) or participant(s) to (a) board the Personal Watercraft(s) when **you** know, suspect or believe that those individuals are or may be under the influence of alcohol or drugs (b) take or consume alcohol or drugs on board the watercraft at any time.
- H. All Sections detailed in the 'Personal Watercraft Rental Operations Endorsement' will be strictly adhered to at all times during the course of Personal Watercraft Rental Operations Endorsement operations and activities conducted by **you**.

**It is hereby understood and agreed that if any activity takes place, without full compliance by you** with all Warranties set forth above, the insurance coverage provided by the Policy shall be null and void. All other terms, conditions, limitations and exclusions remain unchanged.

I am either the owner of the business, or am authorized to sign on behalf of the **designated insured**, whether a partnership, corporation, or other form of organization, which has applied for Comprehensive General Liability Insurance. By my signature below, I attest to the fact that I have read, understood, and agree to the stated terms, conditions and Warranties that are part of this endorsement. If insurance is offered to **us** this signed agreement will form a part of the policy.

Submission to the insurer of this form or other information does not obligate the insurer to provide all, or any of, the insurance requested not obligate **us** to purchase the insurance offered. However, if insurance is placed, **we** acknowledge that failure to abide by the terms of this agreement may lead to suspension of coverage, denial of coverage, and defense under this policy.

<hr style="border: 0; border-top: 1px solid black;"/> Authorized Signature of Insured	<hr style="border: 0; border-top: 1px solid black;"/> Date
<hr style="border: 0; border-top: 1px solid black;"/> Printed or Typed Name of Insured	<hr style="border: 0; border-top: 1px solid black;"/> Title

## PERSONAL WATERCRAFT RENTAL OPERATIONS RELEASE OF LIABILITY, WAIVER OF CLAIMS, EXPRESS ASSUMPTION OF RISK AND INDEMNITY AGREEMENT

**Please read and be certain you understand the implications of signing.**

### Express Assumption of Risk Associated with use of rental of Personal Watercraft and Related Activities

I,           Please Print First Name, Middle Name & Last Name           do hereby affirm and acknowledge that I have been fully informed of the inherent hazards and risks associated with motorized (e.g., jet ski) or non-motorized (e.g., kayak) and related water sport activities to which I am about to engage, including but not limited to:

- 1) changing water flow, tides, currents, wave action, and ship's wakes;
- 2) collision with any of the following;
  - a) other participants, b) the watercraft, c) other watercraft, d) man made or natural objects, e) shuttle boat:
- 3) wind shear, inclement weather, lightning, variances and extremes of wind, weather and temperature;
- 4) my sense of balance, physical condition, ability to operate equipment, swim and / or follow directions;
- 5) collision, capsizing, sinking, or other hazard that may result in wetness, injury, exposure to the elements, hypothermia, impact of the body upon the water, injection of water into my body orifices, and / or drowning;
- 6) the presence of insects and marine life forms;
- 7) equipment failure or operator error;
- 8) heat or sun related injuries or illnesses, including sunburn, sun stroke or dehydration;
- 9) fatigue, chill and / or reaction time and increased risk of an accident

I specifically acknowledge that I have read, understand and agree to abide by the Personal Watercraft Operational instructions at all times and that I have been trained in the safe use of watersport equipment to my complete satisfaction, and I am physically/mentally able to participate in the water sport activities to which I am about to engage.

**I specifically waive any defense insofar as this contract is concerned that may arise as a result of any state or local law and / or regulation or policy that may impact its enforceability.**

### Release of Liability, Waiver of Claims and Indemnity Agreement

In consideration of being allowed to participate in the above-described activities, as well as the use of any of the facilities and the use of the equipment of the below listed releasees, I hereby agree as follows:

- 1) **To waive and release any and all claims based upon negligence, active or passive, with the exception of intentional, wanton, or willful misconduct that I may have in the future against all of the following named persons or entities herein referred to as releasees.**

Test for All RRP Forms

- | Owner (Company and / or Individual) | Scheduled Personal Watercraft   | Scheduled Shuttle Boat (if applicable) |
|-------------------------------------|---|--|
| 2)                                  | To release the releasees, their officers, directors, employees, representatives, agents, and volunteers, and vessels from liability and responsibility whatsoever and for any claims or causes of action that I, my estate, heirs, executors, or assigns may have for personal injury, property damage, or wrongful death arising from the above activities whether caused by active or passive negligence of the releasees or otherwise, with the exception of gross negligence. By executing this document, I agree to hold the releasees harmless and indemnify them in conjunction with any injury or loss of life that may occur as a result of engaging in the above activities |  |
| 3)                                  | By entering into this Agreement, I am not relying on any oral or written representation or statements made by the releasees, other than what is set forth in this Agreement.  |  |

I hereby declare that I am of legal age and am competent to sign this Agreement or, if not, that my parent or legal guardian shall sign on my behalf and that my parent or legal guardian is in complete understanding and concurrence with this Agreement.

**I have read this Agreement, understand it, and I agree to be bound by it.**

_____ Signature of Adult Participant	_____ Name of Adult Participant (Please Print)	_____ Date
_____ Signature of Parent or Guardian if Participant is a Minor, and by their signature, they on my behalf release all claims that both they and I have	_____ Name of Parent or Guardian (Please Print)	_____ Date
	_____ Name of Minor (Please Print)	_____ Date

## DECLARATION OF FITNESS TO OPERATE PERSONAL WATERCRAFT

I hereby declare that I am physically fit. I do not, and have not, suffered from any of the following conditions, which I understand may lead to a dangerous situation with regard to other persons or myself during operation of rental personal watercraft:

Epilepsy, fits, severe head injury, recurrent blackouts or giddiness, disease of the brain or nervous system, high blood pressure, lung or heart disease, recurrent weakness or dislocation of any limb, diabetes, mental illness, drug or alcohol addiction, recent back injury, arthritis and severe joint sprains, chronic bronchitis, asthma, rheumatic fever, thyroid adrenal or other glandular disorder, recent blood donation or any condition that requires the regular use of drugs.

I hereby declare that I have no physical or mental condition that should preclude me from participating in my chosen activity, that I am not participating against medical advice or treatment, and that I have not been diagnosed by a registered doctor as having a terminal illness.

Even if I have a health condition as stated above of which I may be unaware, by signing this form I still choose to participate in the activity with the rental property and agree to waive all responsibilities to all above mentioned parties concerning any consequences that would result from my actions.

I further declare that in the event that I feel ill or unwell, have any physical complaints whatsoever or if an injury is sustained of any kind during the course of Personal Watercraft Rental, I will notify the Rental Operation Manager immediately and before leaving the premises.

**I have read the above Declarations, understand them, and I agree to be bound by them.**

S/ _____ <b>Signature of Adult Participant</b>	_____ <b>Name of Adult Participant (Please Print)</b>	_____ <b>Date</b>
_____ <b>Address of Adult Participant</b>		_____ <b>Phone #</b>
S/ _____ <b>Signature of Parent or Guardian if Participant is a Minor, and by their signature, they on my behalf release all claims that both they and I have</b>	_____ <b>Name of Parent or Guardian (Please Print)</b>	_____ <b>Date</b>
_____ <b>Address of Parent or Guardian</b>		_____ <b>Phone #</b>
_____ <b>Name of Minor (Please Print)</b>		_____ <b>Date</b>

If you cannot sign the above declaration because of any of the above conditions, you must notify the Rental Manager immediately before you board any vessel.

Attention of the Manager/Authorized Insured Only (Counter-sign upon full and correct completion)		
S/ _____ <b>Counter-Signature of Authorized Insured</b>	_____ <b>Name of Authorized Insured (PLEASE PRINT)</b>	_____ <b>Date</b>

# **IMPORTANT INSTRUCTIONS - PERSONAL WATERCRAFT**

(To Be Read in Conjunction with the Operations Endorsement)

The proper and professional operational conduct, presentation, completion and keeping of records, are important considerations if the desired protection is to be afforded a practicing professional by the RELEASE OF LIABILITY, WAIVER OF CLAIMS, EXPRESS ASSUMPTION OF RISK AND INDEMNITY AGREEMENT provided and approved by the insurance company. To ensure the operation is conducted with utmost integrity, and that the above-completed agreement and other policy documents will be most valuable to you in case a claim of negligence is made against you, follow these steps.

Under no circumstances should any forms or documents be used by You that have not been provided and approved by the insurance company.

## 1. Instructions

Webster's New Universal Unabridged Dictionary © 1994 defines "safe" as, "1. secure from liability to harm, injury, danger, or risk: a safe place." Clearly Personal Watercraft is not safe! One of the attractions of this sport is the adventure and "danger" of the activity.

We can make Personal Watercraft Rental "safer." We can minimize risk. In concept, every Personal Watercraft excursion is in reality a risk management program, in that, we develop the attitude, skills and knowledge necessary for the participant to participate in an adventure activity while minimizing the risks thereof.

Utmost professional conduct is required of you and any employees aboard the personal watercraft vessel, at all times. Both Captain and Crew should be properly trained and advised in personal relations, so as to be able to deal with any eventuality whilst conducting personal watercraft operations.

Should an incident occur, keep all opinions, comments and jokes until after the excursion. You should know how to speak with participants, when to speak and when NOT to speak. Any conversation should encourage the participant and portray the operator and crews' integrity, professionalism and sincerest interest in the participant's safety. An aggrieved participant will cost you money.

Keep and maintain an 'Incident Log' on board the personal watercraft vessel, to capture facts and details of ANY incident or unfortunate occurrences during personal watercraft activities. You should have copies of the 'Incident Report' form provided in your policy and approved by the insurance company on board the personal watercraft vessel for this very purpose. Irrespective of whether injury is sustained or not, incidents that occur during personal watercraft activities should be reported to your insurance company IMMEDIATELY in accordance with the 'Claim (Incident) Notification & Reporting Clause' provided in your policy. This will allow the insurance company to begin any investigation necessary to protect you and the insurance company.

Ensure that the participants have correctly completed and signed the 'Personal Watercraft Rental Operations Release Of Liability, Waiver Of Claims, Express Assumption Of Risk And Indemnity Agreement' form, provided and approved by the insurance company (refer to No. 4 and 5 of this document), prior to embarkation or boarding the vessel.

2. Explain

An individual must be cognizant of the risks of an activity, for which they are being asked to accept responsibility. Read the 'Personal Watercraft Rental Operations Release Of Liability, Waiver Of Claims, Express Assumption Of Risk And Indemnity Agreement' and the 'Declaration Of Fitness' statement provided and approved by the insurance company, to all participants prior to boarding the vessel.

Ensure that a safety briefing is conducted in accordance with 'Section 13' of the 'Personal Watercraft Rental Operations Endorsement', prior to embarking or boarding the vessel, fully explaining the risks associated with personal watercraft and the planned activity so that individuals can make an informed decision to accept responsibility for their own safety. For motorized personal watercraft, ensure that each participant has seen and understood "Safe Operational Guidelines & Instructions for Jetski Operations."

Ensure all have correctly completed and signed the 'Personal Watercraft Rental Operations Release Of Liability, Waiver Of Claims, Express Assumption Of Risk And Indemnity Agreement' form and the 'Declaration of Fitness to Operate Personal Watercraft' provided and approved by the insurance company and have had all documents fully explained.

3. Answer Questions

Leave ample time to ask for and answer any questions regarding the 'Personal Watercraft Rental Operations Release Of Liability, Waiver Of Claims, Express Assumption Of Risk And Indemnity Agreement' form, the 'Declaration Of Fitness to Operate Personal Watercraft', and "Safe Operational Guidelines & Instructions for Jetski Operations" provided and approved by the insurance company, the Safety Briefing and the risks of the planned activity. Refer to 'No. 1', as the reason releases are necessary. A question and answer session should be prompted and conducted immediately prior to embarkation or boarding the vessel.

4. Accuracy

It is important from a legal perspective that those named in the 'Personal Watercraft Rental Operations Release Of Liability, Waiver Of Claims, Express Assumption Of Risk And Indemnity Agreement' form provided and approved by the insurance company; Owner, Vessel and other entities, be identified by their full legal names (middle initials are acceptable). Do not use nicknames for the above or other variations like 'Jimmy' for 'James'. Also, list each Owner or Vessel by name. Waiver and release agreement wording is based upon recent legal developments and legal counsel's review and must not be altered in any way.

5. Complete

The entire 'Personal Watercraft Rental Operations Release Of Liability, Waiver Of Claims, Express Assumption Of Risk And Indemnity Agreement' form and 'Declaration Of Fitness to Operate Personal Watercraft', provided and approved by the insurance company, must be fully and accurately completed. This is the reason for requiring the confirming signature of the Captain who collects and reviews the release agreements prior to embarking or boarding the vessel.

6. Timing

Participants must be given an opportunity to withdraw from the activity should they not wish to accept the risks and responsibility of the activity. This decision to participate or not must be theirs, and be free from coercion or penalty – monetary or otherwise. Therefore, it is important that the release agreement review session be scheduled as far in advance of the planned activity as is possible.

7. Record keeping

All records relating to individual participants shall be retained for a minimum of five (5) years. These records should include, but not be limited to: The 'Personal Watercraft Rental Operations Release Of Liability, Waiver Of Claims, Express Assumption Of Risk And Indemnity Agreement' form and the 'Declaration Of Fitness to Operate Personal Watercraft' provided and approved by the insurance company.

8. Producing the waiver agreement in the event of a claim

It is required, upon request by the Insurer or its representatives, that you be able to provide an original, completed, properly executed; 'Personal Watercraft Rental Operations Release Of Liability, Waiver Of Claims, Express Assumption Of Risk And Indemnity Agreement' form and the 'Declaration Of Fitness to Operate Personal Watercraft' provided and approved by the insurance company. This is expressed in the warranties of the insurance policy.

9. In Case of an incident

Refer to the 'Incident Report Form', 'Your Duties In The Event Of A Loss, Occurrence, Claim Or Suit' and the 'Claim (Incident) Notification And Reporting Clause'. There you will find Incident management guidelines and a report form. Direct your completed report form and any questions you may have directly to the named individual detailed in the 'Claim (Incident) Notification & Reporting Clause' in your policy. Doing so establishes attorney-client privilege. Submit a complete report as soon as possible as described above.

10. Monetary impact from executing proper procedures and use of forms

A properly executed 'Personal Watercraft Rental Operations Release Of Liability, Waiver Of Claims, Express Assumption Of Risk And Indemnity Agreement' provided and approved by the insurance company protects you, the Association and the insurance company from claims made against you. The lack of same can result in significant monetary losses to all involved and could result in a restriction or denial of your coverage because of your violation of the policy's warranty regarding waiver.

# SAFE OPERATIONAL GUIDELINES & INSTRUCTIONS FOR JETSKI OPERATORS

## INTRODUCTION (ASHORE)

- Layout of a Personal Watercraft
  - Familiarize Renter with all controls, including but not limited to; stop/start, kill cord, choke throttle, mirrors.
- Propulsion & Steering System
  - Explain using handouts how to operate the vessel, including but not limited to control, stop/start, steering, throttle, turning
  - 'No throttle no steering', Loss of steering when an operator reduces or eliminates power.
- Stowage Compartment
  - Contains emergency equipment. Explain how to use equipment, including but not limited to, fire extinguisher, flares, etc.
- Essential Safety Information
  - Explain the use of the kill cord and visual distress signals – Slow up and down arm movements
  - Speed restrictions
  - Explain designated area of operations boundaries – Buoys, flags, Route markers, boundaries and their meaning.
  - Explain local geography, lee and weather shores, high & low water and tidal streams.
  - Local Hazards, rules and prohibited areas.
- Boarding Launching and Familiarization
  - Board in shallow water and start engine
  - Maintaining Balance & Position
  - Instruction with regards capsizing and righting, falling off and reboarding & kill cord.
  - Start / Stop controls and restarting.

## INTRODUCTION (AFLOAT)

- Starting Off
  - No faster than fast walking speed in Harbour Area.
  - Stick to buoyed channel & designated area of operations within markers and boundaries
- Collisions Avoidance
  - Explain the need to keep a proper lookout at all times – Assume it is up to you to avoid collision.
  - Always stay a minimum of 100ft away from any hazard, vessel, boundary or other personal watercraft.
  - Maintain a safe and moderate speed at all times.
  - Always be prepared to give way.
  - Explain rules of the road; Giving priority to other vessels, courtesy & common sense, 'Right is right' (Give way to right, Turn to right avoid collision & think right).
- During Activities
  - Operators & passengers are prohibited from both wave jumping and wake jumping.
  - Avoid breaking water and tidal rips.

Attaching to and forming part of Policy No.:  
Policy Period:

## **POLICYHOLDER DISCLOSURE NOTICE OF TERRORISM INSURANCE COVERAGE**

Date:

Dear Policyholder:

WE ARE REQUIRED TO SEND YOU THIS NOTICE PURSUANT TO FEDERAL LEGISLATION  
CONCERNING TERRORISM INSURANCE.

You are hereby notified that under the Terrorism Risk Insurance Act of 2002 ("TRIA") as amended, that you now have a right to purchase insurance coverage for losses arising out of acts of terrorism, *as defined in Section 102(1) of the Act*: The term "act of terrorism" means any act that is certified by the Secretary of the Treasury, in concurrence with the Secretary of State, and the Attorney General of the United States—to be an act of terrorism; to be a violent act or an act that is dangerous to human life, property; or infrastructure; to have resulted in damage within the United States, or outside the United States in the case of an air carrier or vessel or the premises of a United States mission; and to have been committed by an individual or individuals acting on behalf of any foreign person or foreign interest, as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion. Any coverage you purchase for "acts of terrorism" shall expire at 12:00 midnight December 31, 2007, the date on which the TRIA Program is scheduled to terminate or the expiry date of the policy whichever occurs first, and shall not cover any losses or events which arise after the earlier of these dates.

YOU SHOULD KNOW THAT COVERAGE PROVIDED BY THIS POLICY FOR LOSSES CAUSED BY CERTIFIED ACTS OF TERRORISM IS PARTIALLY REIMBURSED BY THE UNITED STATES UNDER A FORMULA ESTABLISHED BY FEDERAL LAW. UNDER THIS FORMULA, THE UNITED STATES PAYS 90% (85% IN RESPECT OF LOSSES OCCURRING AFTER DECEMBER 31 2006) OF COVERED TERRORISM LOSSES EXCEEDING THE STATUTORILY ESTABLISHED DEDUCTIBLE PAID BY THE INSURER(S) PROVIDING THE COVERAGE. THE PREMIUM CHARGED FOR THIS COVERAGE IS PROVIDED BELOW AND DOES NOT INCLUDE ANY CHARGES FOR THE PORTION OF LOSS COVERED BY THE FEDERAL GOVERNMENT UNDER THE ACT.

### **SELECTION OR REJECTION OF TERRORISM INSURANCE COVERAGE**

**PLEASE "X" YOUR SELECTION BELOW AND RETURN FORM TO  
FIRST FLIGHT INSURANCE GROUP, INC.**

I hereby elect to purchase coverage for acts of terrorism for a prospective premium of \$ \_\_\_\_\_

I hereby elect to have coverage for acts of terrorism excluded from my policy. I understand that I will have no coverage for losses arising from acts of terrorism.

\_\_\_\_\_  
**SIGNATURE OF AUTHORIZED REPRESENTATIVE**

\_\_\_\_\_  
**PRINTED NAME**

\_\_\_\_\_  
**Company Title**

\_\_\_\_\_  
**Date**

**Signatory should be a senior officer.**

LMA9004 22/12/05 Form approved by Lloyd's Market Assoc      FFPOL - TERRNOTICE (0704)