

TIPS FOR SAFE PASSAGE

PARKOUR and FREE RUNNING: In order to protect everyone's premiums insured in our sports program, we EXCLUDE coverage for Parkour and Free Running classes. Our initial program was designed and created for gymnastics which is more of a structured activity, Parkour and Free Running are relatively new and more extreme activities. This decision is due to claim history being excessive and frequent on this type of class. Many of the Parkour and Free Running participants are not trained to use the equipment at same skill level as gymnasts, therefore, many injuries can occur due to inexperience.

Please strictly monitor any activities related to these activities in your facility including the use of signed waivers and full instruction.

Too Good to Be True?: Our program includes **ALL** activities disclosed on your application. Other activities may be added at any time! PLEASE be sure if you decide to obtain alternate quotes that **ALL** your activities are shown on the application, including Birthday Parties, Mommy & Me Classes, Climbing Ropes, Inflatables, Soft Play, Booster Club Activities, Overnights, Day Camps, Zip Lines, Rock Walls, Foam Pits.....don't fall for "If its not excluded, its covered!" We believe in "full disclosure" to help protect you in the event of a lawsuit!!!!!! WE DO NOT CHARGE MEMBERSHIP FEES TO PARTICIPATE IN OUR PROGRAM!

Open Gym: Protect your business assets! Children should work only on skills they have already mastered. No one should participate in these sessions and try to perform activities beyond their skill level. Be sure you have structured supervision and ALWAYS have signed waivers for each participant!

Sexual Abuse and Molestation: Due to increasing allegations of Sexual Abuse you should pay special attention to your exposure to this risk. If you would like additional information on how to protect yourself please contact us. Primarily, DO NO ALLOW ANY PRIVATE LESSONS WITHOUT AT LEAST 2 ADULTS PRESENT!

Inter-Relationship with Sub Contractors: When you have subcontractors for many types of classes such as Cheer Team, Martial Arts, Dance Studios, College and High School Teams, Parks and Recreation, etc..... Be sure all their participants sign waivers and that you obtain valid Certificates of Insurance that name you as an "Additional Insured." You should also obtain a certificate naming you as an Additional Insured for anyone you lease space to.

Signed Waivers: Signed waivers can help you avoid having General Liability claims charged against you for situations where you are not directly responsible for injuries. We recently had a claim dismissed because our client had obtained a signed waiver!

Claims: All claims are handled by professional insurance adjusters and paid on a timely basis.

Policy Credits: You could save up to 35% on your Accident policy premium by increasing your deductible from \$100 to \$500 or \$1,000!

Third Level Consulting: Foremost provider of professional business development services for Children's Activity Centers. Development resources include hotline for business issues, online management success courses, online best practices library, personal business coaching and workshops. As your business grows you would have access to professional conferences and seminars, expansion planning, and much more! Also offers valuations and negotiations for buy or sell transactions and transfers.

Who handles keys to your facility? When you allow employees to have access to your facility after hours it is imperative that they are aware of this responsibility. Situations can arise where they allow friends to accompany them after hours and use your equipment. Please advise them that this is very dangerous and is not allowed under any circumstances!

Visit their website at www.3rdlevelconsulting.com

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