

# Paintball General Liability Application

## SUBMISSION REQUIREMENTS

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We must receive a copy of these documents with the Applicant's application.

- Copy of the Applicant's Waiver, Release of Liability or Assumption of Risk form.
- Diagram of premises. Please indicate all areas where netting is used. Show distance from areas of play to roads, other buildings, parking, registration, staging, chronograph and spectator areas.
- Copy of the rules of play.
- Currently valued insurance company loss runs for the current policy period plus three prior years.

## BUSINESS INFORMATION

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Proposed Effective Date: \_\_\_\_\_

Business Name: \_\_\_\_\_

Type of Business:            Individual            Partnership            LLC            Corporation

Contact Name: \_\_\_\_\_

Email Address: \_\_\_\_\_ Business Phone: \_\_\_\_\_

Fax: \_\_\_\_\_ Cell No.: \_\_\_\_\_

Mailing Address: \_\_\_\_\_ City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Location Address: \_\_\_\_\_ City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

FEIN: \_\_\_\_\_ Year Business Started: \_\_\_\_\_

Detailed description of operations:



## INSURANCE AND PROPERTY INFORMATION

1. Current insurance carrier: \_\_\_\_\_ Exp. Date: \_\_\_\_\_

2. Any incidents or claims whether reported or not in the last five (5) years? Yes No

*If Yes, please explain:*

3. Any policy declined, cancelled or non-renewed within the past three (3) years? Yes No

4. Does the Applicant own or lease the Applicant's property? Own Lease

5. (a) Name of Lessor / Landlord: \_\_\_\_\_

(b) Address of Lessor / Landlord: \_\_\_\_\_

6. (a) Name of other Additional Insured: \_\_\_\_\_

(b) Address of other Additional Insured: \_\_\_\_\_

Operations	Annual Gross Sales	Annual # of Participants
Paintball Games (indoor and outdoor)	\$	
Retail Pro Shop Sales (include offsite shops if applicable)	\$	
Equipment Rentals	\$	
Food and Drink	\$	
Other (specify): _____	\$	
<b>Grand Totals</b>	\$	

## QUESTIONNAIRE

1. Does the Applicant provide: (check all that apply)

Airsoft

Archery Tag

Laser Tag

Nerf

Paintball

2. Is the facility: Indoor Outdoor Both

3. Does the Applicant's facility comply with Paintball Safety Guidelines shown at the end of this application?

Yes No



4. Years of paintball experience: \_\_\_\_\_ 5. Years of management experience: \_\_\_\_\_
6. Is the facility enclosed or fenced? Yes No
7. Does the Applicant have any inflatable, fabric or air supported structures such as, but not limited to, bubbles or domes? Yes No
8. Are waivers required for all participants? (please attach a copy) Yes No
9. Are there rules of play and are they posted? (please attach a copy) Yes No
10. Are goggles and safety masks, including ear protection, required at all times on the playing fields? Yes No
11. Are safety signs posted in all playing areas? Yes No
12. (a) Describe all barriers and obstacles including their construction:
- (b) Does the Applicant have any elevated structures? Yes No
- If Yes:*
- i. What is the height: \_\_\_\_\_
- ii. Are there any ladders? Yes No
- 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
- b. Are referees instructed to stop play in the event of unsafe activities / participant injury? Yes No
14. Are employees trained in first aid? Yes No

15. Is customer's equipment checked before use to make sure it meets minimum safety requirements? Yes No
16. Does an employee or staff member operate the fill station? Yes No
- a. If Yes, are they certified? Yes No
- b. If Yes, by whom?: \_\_\_\_\_
17. Does the Applicant allow the following: (check all that apply)
- |                     |                    |                            |
|---------------------|--------------------|----------------------------|
| First Strike Rounds | Paintball Grenades | Paintball Rocket Launchers |
|---------------------|--------------------|----------------------------|
18. How often is the Applicant's equipment check and velocity tested?: \_\_\_\_\_
- a. Are maintenance schedules kept for all equipment? Yes No
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? Yes No
- If Yes:
- (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. (a) 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

(b) 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?	Yes	No

If Yes, please describe:

31. Are there other events or activities other than those listed above?	Yes	No
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If Yes, please list activities:

# PAINTBALL GUIDELINES

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## 1. Field Operations

Strict control must be exercised over all areas including:

- a. Field Entrance
- b. Sales and Services
- c. Parking areas
- d. Spectator areas
- e. Playing Fields
- 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. (no gaps) to the bottom of the chin, along the jawbone, temples and ears.
- b. The face and ear protector components must be attached securely to the goggle frame to present full coverage
- c. Modifications are prohibited.
- d. Wash, disinfect, and inspect goggles regularly.

## 7. 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.

## 8. 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.

## 9. 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.

## 10. 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.

## 11. 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.

## 12. 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.**

## 13. 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.

#### 14. 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!

#### FRAUD STATEMENT AND SIGNATURE SECTIONS

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The Undersigned states that he / she is an authorized representative of the Applicant and declares to the best of his / her 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.

\_\_\_\_\_

Insured Signature	Date
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Agent Signature	Date
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**\*\*Please send all submissions to [midwest.submissions@wwfi.com](mailto:midwest.submissions@wwfi.com).**