

Salt Lake City Area Office 8722 S. Harrison St. Sandy, UT 84070 P.O. Box 4439 Sandy, UT 84091 800-257-5590 • Fax 801-304-5515

Chicago Office 303 W. Madison Street Suite 2075 Chicago, IL 60606 800-456-4576 • Fax 312-408-8081

## RESCUE INSURANCE FOR INDIVIDUALS

General Information		Proposed Effective Date:
Applicant's Name:		
Applicant's Mailing Address:		
City:	State:	Zip:
E-Mail:	County:	
Business Telephone Number: ( )		Fax: ( <u>)</u>
Physical Location of Business (if different):		
Population within 50 miles:		_
Other Locations Used:		
Physical Address:		
City:	State:	Zip:
Physical Address:		
City:	State:	Zip:
Please list any other names the business is or has	s been known	by:
Contact Person:		
Producer No.: Producer's Name:		
Producer's E-mail:		
Detailed description of business activities (specific	cally, and by lo	ocation):
Is this a new business? ☐ Yes ☐ No	f no, how man	y years have you been in business?
Applicant is: ☐ Individual ☐ Corporation ☐ Partr	nership 🗆 Join	t Venture
☐ Other (please describe):		
Annual Payroll: \$		
Total Number of Employees: Full-Tim	ne:	Part-Time:
Does your company have within its staff of employ	yees, a positio	n whose job description deals with product
liability, loss control, safety inspections, engineeri	ng, consulting	·
services? If yes, please tell us:		☐ Yes ☐ No
Employee Name:		
E-Mail:	Busine	ess Telephone No.: ( )
Fax: ( )	Years	with Company:
Employee's Responsibilities:		
Insurance History		
•	if no current p	provider)?
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1.

Provide name(s) for all insurance companies that have provided Applicant insurance for the last three years: Coverage: Coverage: Coverage: Company Name **Expiration Date** Annual Premium Has the Applicant or any predecessor or related person or entity ever had a claim? ☐ Yes ☐ No Completed Claims and Loss History form attached (REQUIRED)? ☐ Yes ☐ No Has the Applicant, or anyone on the Applicant's behalf, attempted to place this risk in standard markets? ☐ Yes ☐ No If the standard markets are declining placement, please explain why: **Desired Insurance Limit of Liability:** \$100,000 per accident / \$300,000 aggregate \$200,000 per accident / \$300,000 aggregate \$250,000 per accident / \$500,000 aggregate \$250,000 per accident / \$1,000,000 aggregate Self-Insured Retention (SIR): □ \$1,000 (Minimum) □ \$1,500 □ \$2,500 □ \$5,000 □ \$10,000 **Business Activities** 1. Person providing accounting and tax services: a. Name: b. Address: 2. Club/Organization: a. Address:\_\_\_\_ b. DOB: c. Social Security Number: d. Phone Number(s): ( ☐ Yes ☐ No 3. Do you have personal health and accident insurance? 4. If participating in the identified activities in a foreign country, does your health insurance provide coverage ☐ Yes ☐ No for you in a foreign country? ☐ Yes ☐ No 5. Do you have any pre-existing medical conditions? a. If yes, what are they? 6. For the identified activities, will you be participating as a guest on any guided trips? ☐ Yes ☐ No a. If yes, estimate the guided trips anticipated annually: \_\_\_\_ ☐ Yes ☐ No 7. Will you be functioning as a guide/instructor in any of these activities? a. If yes, for whom? For each activity for which you are requesting rescue/evacuation coverage, estimate the expected number of

days of participation per year, and place that number in the corresponding box. In the "season" blank, indicate

the number of seasons: 3 (spring, summer, fall) or 4 (winter, spring, summer, fall). Also provide all other information requested for each activity. For each location, indicate the name of the specific state and/or foreign country, and whether the area is federal, state, or private land (Example-Yosemite Nat. Park in California). Indicate an estimate of the average number of participants that go on each outing.

NO. PARTICIPANTS	DESCRIPTION OF ACTIVITY
TAKTION AITIO	Flat-water canoeing/kayaking on river/lake seasons # of years experience.
	Location(s)
	Whitewater canoeing/kayaking ☐ class 1-3 ☐ class 3-5 seasons# of years
	experience.
	Location(s)
	Whitewater Rafting
	Location(s)
	Ocean canoeing/kayaking seasons # of years experience.
	Location(s)
	<b>Rock Climbing</b> ☐ free, ☐ aidseasons # of years experience.
	Location(s)
	Canyoneering ☐ with rappels, ☐ w/out rappelsseasons # of years
	experience.
	Location(s)
	Caving ☐ wet ☐ dry seasons # of years experience.
	Location(s)
	Ice Climbing seasons # of years experience.
	Location(s)
	Backcountry/XC skiing ☐ avalanche terrain ☐ touring seasons # of
	years experience.
	Location(s)
	Mountaineering ☐ with ice axes/crampons ☐ w/o axe/crampons
	seasons# of years experience.
	Location(s)
	Day hiking # of years experience.
	Location(s)
	Backpacking seasons # of years experience.
	Location(s)
	Mountain Bikingseasons# of years experience.
	Location(s)
	Horse packing ☐ trail rides ☐ drop campsseasons# of years experience.
	Location(s)
	Hunting without horsesseasons# of years experience.
	Location(s)

NO. PARTICIPANTS	DESCRIPTION OF ACTIVITY
	Other
	Location(s)

## **REPRESENTATIONS AND WARRANTIES**

The "Applicant" is the party to be named as the "Insured" in any insuring contract if issued. By signing this Application, the Applicant for insurance hereby represents and warrants that the information provided in the Application, together with all supplemental information and documents provided in conjunction with the Application, is true, correct, inclusive of all relevant and material information necessary for the Insurer to accurately and completely assess the Application, and is not misleading in any way. The Applicant further represents that the Applicant understands and agrees as follows: (i) the Insurer can and will rely upon the Application and supplemental information provided by the Applicant, and any other relevant information, to assess the Applicant's request for insurance coverage and to quote and potentially bind, price, and provide coverage; (ii) the Application and all supplemental information and documents provided in conjunction with the Application are warranties that will become a part of any coverage contract that may be issued; (iii) the submission of an Application or the payment of any premium does not obligate the Insurer to quote, bind, or provide insurance coverage; and (iv) in the event the Applicant has or does provide any false, misleading, or incomplete information in conjunction with the Application, any coverage provided will be deemed void from initial issuance.

The Applicant hereby authorizes the Insurer and its agents to gather any additional information the Insurer deems necessary to process the Application for quoting, binding, pricing, and providing insurance coverage including, but not limited to, gathering information from federal, state, and industry regulatory authorities, insurers, creditors, customers, financial institutions, and credit rating agencies. The Insurer has no obligation to gather any information nor verify any information received from the Applicant or any other person or entity. The Applicant expressly authorizes the release of information regarding the Applicant's losses, financial information, or any regulatory compliance issues to this Insurer in conjunction with consideration of the Application.

The Applicant further represents that the Applicant understands and agrees the Insurer may: (i) present a quote with a Sublimit of liability for certain exposures, (ii) quote certain coverages with certain activities, events, services, or waivers excluded from the quote, and (iii) offer several optional quotes for consideration by the Applicant for insurance coverage. In the event coverage is offered, such coverage will not become effective until the Insurer's accounting office receives the required premium payment.

The Applicant agrees that the Insurer and any party from whom the Insurer may request information in conjunction with the Application may treat the Applicant's facsimile signature on the Application as an original signature for all purposes.

The Applicant acknowledges that under any insuring contract issued, the following provisions will apply:

- 1. A single Accident, or the accumulation of more than one Accident during the Policy Period, may cause the per Accident Limit and/or the annual aggregate maximum Limit of Liability to be exhausted, at which time the Insured will have no further benefits under the Policy.
- 2. The Insured may request the Insurer to reinstate the original Limit of Liability for the remainder of the Policy period for an additional coverage charge, as may be calculated and offered by the Insurer. The Insurer is under no obligation to accept the Insured's request.
- 3. The Applicant understands and agrees that the Insurer has no obligation to notify the Insured of the possibility that the maximum Limit of Liability may be exhausted by any Accident or combination of Accidents that may occur during the Policy Period. The Insured must determine if additional coverage should be purchased. The Insurer is expressly not obligated to make a determination about additional coverage, nor advise the Insured concerning additional coverage.
- 4. The Insurer is herein released and relieved from any and all responsibility to notify the Insured of the possible reduction in any applicable Limit of Liability. The Insured herein assumes the sole and individual responsibility to evaluate, consider, and initiate a request for additional coverage or reinstatement of the annual aggregate Limit of Liability which may be exhausted by any single Accident or combination of Accidents during the Policy Period.

Dated:	Dated:	
Applicant:	Agent/Broker:	
Signature	Signature	
Print Name	Print Name	