



The AYCO-ACE Insurance Program has been specifically designed to provide insurance for the unique risks of teaching & performing circus arts. The program has been collaboratively designed with AYCO-ACE Board of Directors. Front Row is committed to helping you better understand your insurance coverage and how it can protect you, your school or studio, your students and the great people working for you. We love questions – so be sure to ask lots of them!

The AYCO-ACE program can include the coverage for:

Bodily Injury & Property Damage Liability (Each Occurrence/Aggregate)	\$1,000,000 / \$3,000,000	
Personal Injury (Libel, Slander, Defamation) & Advertising Liability (Copyright Infringement)	Up to \$1,000,000 Each Occurrence	
Damage to Rented Premises	Up to \$1,000,000 Each Claim	
Participant Accident & Medical Insurance	\$10,000 or \$25,000	
Optional Coverage:		
Hired or Non-Automobile Liabilitty	Up to \$1,000,000	
Professional Educators Errors & Omissions Liability (Each Occurrence/Aggregate)	Up to \$1,000,000 / \$2,000,000	
Abuse & Molestation Liability (Each Occurrence/Aggregate)	Up to \$1,000,000 / \$2,000,000	
Property: Equipment, Studio Assets, Tenant Improvements, Buildings, Tents	As Required	
Note: Higher insured amounts are available.		

Please provide us with the following additional documents when you return the application:

- 1. <u>Signed Application</u>: The Application must be signed by an executive officer.
- 2. <u>Waivers</u>: A copy of waiver or release forms that participants, their parents or guardians sign when registering for your programs.
- 3. <u>Organization Policies</u>: Your Organization's Harassment & Discrimination policy.
- 4. <u>Claims History</u>: A 4-year claims history report from your current insurance provider. This can be provided later but will require it before we can start your new AYCO / ACE insurance policy.
- 5. <u>Equipment List</u>: A list of your activity-specific equipment. Note, this is required regardless of whether we are insuring this property for you.
- 6. <u>Additional Information</u>: Please use the General Remarks section on Page 9 (after the Signature page) to provide us with additional information about your answers to the questions.

Note: The policy for which this application is made, subject to its terms, applies only to any occurrence (as applicable in the coverage section for which application is made) which is the result of bodily injury or property damage which has occurred during the policy period. The limit of liability available to pay damages or settlements shall be reduced and may be exhausted by amounts incurred as costs, charges and expenses (as defined in the coverage section for which application is made), and costs, charges and expenses shall be applied to the retentions. Submitting this application does not guarantee coverage.





GENERAL INFORMATION

Are you a current ACE Organizational Member?	Yes	🗌 No
Full Legal Name of Applicant:		
Charitable or Not-Profit Corporation Individual / Sole Propr	rietor 🗌 Partnersh	ip
EIN No.		
Mailing Address:		
City, State & Zip Code:		
Contact Person: E-mail:	_	
Is it acceptable for us to correspond and send documentation to you by email?	Yes 🔄 No	
If 'No' to the above, please the method we should use to communicate and send documents to	you:	
Telephone: Business: Mobile:		
Year Established: Website:		
Operations are: Year-Round Seasonal – From: To:		
Estimated gross revenue for the next 12-months:	\$	
Actual gross revenue for your last financial year-end:	\$	
Do your students or their legal guardians sign a waiver or release of liability form? If Yes, please include a sample with your application.	e 🗌 Yes	🗌 No
Staffing – Number of:Full-time (30-40 Hours)Part-time (Less than 30 Hours)	Permanent Contract:	
Average Number of: Volunteers		
PROPERTY: STUDIO & SCHOOL LOCATION		
Do you maintain a permanent school, studio or teaching space? INO If either of the above locations are <u>different</u> from your mailing address, please provide street, cit	☐ Yes (same as mail y & state:	ing address)
Is your program a traveling program without a permanent school, studio or teaching space? Please confirm the following:	🗌 No	Yes
Our premises are: Leased Owned Floor Area:	Square feet	
	ood / Beam	el
Do you have? Fire Sprinklers Extinguishers		
Security Alarm Is alarm monitored by an alarm company?	Yes	No
	ng security or controlled	
Do you have a performance or rehearsal space?	Seats or licensed cap	acity:
Do you rent your space to other organizations?	provide details)	
Please briefly describe the various uses by others of the space:	,	
Do you request proof of insurance?		
Are you added as an Additional Insured to the renter's INO Yes		





SAFETY PROTOCOLS

Do you follow the Safety Guidelines on the ACE website?	No No	🗌 Yes
Have you completed and are you recognized by the ACE Safety Program?	No No	🗌 Yes
(Note: An insurance premium discount applies when you are recognized by the ACE Safety Program)		
To your knowledge are you compliant with city, state & county fire, life & safety laws?	No No	🗌 Yes
Do you have an emergency evacuation plan for your school, studio or events?	No No	🗌 Yes
Do you have or make use of a formal Risk Assessment Plan?	No No	🗌 Yes
Do you have on staff a qualified rigger to provide you with your rigging requirements?	No No	🗌 Yes
Do you subcontract rigging services to a qualified rigger?	No No	🗌 Yes
What is the maximum height of your aerial rigging? Feet		
Do you have formal inspection procedures for all of your equipment?	No No	🗌 Yes
How often is equipment inspected?	Annually	
Who performs the equipment inspections? Position:		
Is aerial equipment inspected by a qualified rigger?	No No	🗌 Yes
Do you maintain inspection logs and details of all maintenance & repairs performed on equipment?	No No	🗌 Yes
Do you train your staff & contracted teachers in your safety procedures & guidelines?	No No	🗌 Yes
Additional Comments about inspection procedures:		

TEACHING & INSTRUCTION		
Are all classes supervised by your teachers or faculty?	No	Yes
Are classes only offered in your school or studio?	🗌 No	🗌 Yes
If No, please provide details of where off-site classes are held:		
Is portable equipment or apparatus used for off-site classes?	🗌 No	🗌 Yes
If Yes, please list the type of equipment that is being used:		
Do you have any overnight camps or off-premises trips or excursions?	🗌 No	🗌 Yes
If Yes, please provide details:		
Do you have an operating plan or procedure manual?	🗌 No	🗌 Yes
Do you use and keep written lesson plans?	🗌 No	🗌 Yes
Are you hired by public school districts or other private schools to teach?	No No	🗌 Yes
Are you familiar with and compliant with the conduct requirements of the school district?	No No	🗌 Yes
Do you ensure anyone working or volunteering for you is compliant these conduct requirements?	No No	🗌 Yes
Total number of students annually (All Ages)		
Do you have students under 18 years of age or younger?	🗌 No	🗌 Yes
If Yes, please provide the estimated number of students you have in the following categories:		
Ages 3 to 5 years of age:		

Passionate about the arts. Better at insurance.





			Entertainment Specialists
Ages 6 to 8 years of a	ge:		
Ages 9 to 12 years of a	age:		
Ages 13 to 18 years of	f age:		
Do you teach outside of USA?			🗌 No 📃 Yes
If Yes, where do you teach?	? 🗌 Canada	Other – Where:	
How many students do you	teach outside of USA?		
Do you have private student pe	erformances for their friends or f	amily?	🗌 No 📃 Yes
Number of performances eac	h year:		
Performance venue: Ou	r School Other Locatior	n Address:	
Do you arrange public perform	ances for your students?		🗌 No 🔲 Yes
Performance venue: Ou	r School Other Locatior	n Address:	
Number of performances eac	h year:		
Are circus birthday parties offe	red year-round?		🗌 No 📃 Yes
If yes: How many are h	eld each year?	Usual Average Atte	endance:
		-	
SKILLS TAUGHT			
Please check all that apply:			
Aerial Hoop (Lyra)	Aerial Silks (Fabrics)	Corde Lisse	Cloud Swing
Static Trapeze	Swinging Trapeze	Flying Trapeze	Low Casting Washington Trapeze
Dance Trapeze Trampoline	Multiple Trapeze Other: (please describe)	French Trapeze	Aerial Cube
Tumbling / Gymnastics /	Hoop Diving	Partner Acrobatics /	Group Pyramids
Acrobatics		Adagio	
Hand Balancing		∐ Yoga	Mini Tramp
Jump Rope			
Juggling	🗌 Diabolo	Devil Sticks	🗌 Poi
Contact Juggling	Cigar Box Manipulation	Plate Spinning	Finger Balancing
Flag Spinning	Hat Tricks	Rope & Lasso	Bull Whip
Knife Throwing (adults only)	Club Swinging	Evot Juggling	Fire Arts
Unicycle	Rolling Globe	Rolla Bolla	Peg Stilts
Hand-Held Stilts	Slack Rope	Peddle-Go	
Wire Work:			

Low Tight Wire (1' to 2' off ground) Medium Tight Wire (2' to 7' off ground)

CIRCUS

High Tight Wire (7' to 20' off ground)





SKILLS TAUGHT			
Please check all that apply:			
German Wheel	Cyr Wheel	Russian Swing	Stacking Chairs
Chinese Pole/Perch	Roman Ladders	Free Standing Ladder	Acro-Bike
Pyramid Bike Other (please describe):	🗌 Russian Bar	Teeterboard/Korean	Plank
NON-OWNED VEHICLES			
Do you rent vehicles for use for	r periods of 30 days or less?		No Yes
Approximate amount spent ea	ch year in vehicle rental fees:		\$

Approximate amount spent each year	in vehicle rentai lees.			Ψ		
Do you employees or volunteers use their personal vehicles for use in your operations?		🗌 No	Yes			
Do you request proof of valid insuran	ce on their vehicles?		🗌 No	🗌 Yes	Not Applicable	
Do you charter buses, vans or other v	vehicles for touring?			🗌 No	Yes	
If yes, are these vehicles used outsid	e of the USA?			🗌 No	Yes	
Do you confirm third party liability cov	erage with the charter co	mpany?	🗌 No	🗌 Yes	Not Applicable	
Please provide the names of usual op	perators of rented or hired	vehicles:				
Name of Driver	Date of Birth	Driver Lic	ense Numb	er	State	

LIQUOR LIABILITY			
Do you hold events where liquor is served?	🗌 No	Yes	
Do you obtain Special Occasion Permits for serving alcohol?	🗌 No	🗌 Yes	Expected number of events:
Do you have a premises owner / operational liquor license?	🗌 No	Yes	Annual liquor \$ revenue
Are all servers trained according to State requirements?	🗌 No	Yes	Not applicable: we do not have alcohol or we are not responsible for serving alcohol
If No, please describe the type of event where trained servers	are <u>not</u> use	ed:	

ABUSE LIABILITY

 Would you like your program to include abuse liability insurance?
 No
 Yes

 We strongly recommend abuse liability for all schools & studios. Claims can arise from working with children, youth, adults and vulnerable adults.
 Vestion

If Yes, please complete the Abuse Liability Supplemental Questionnaire on page 6 of this application





(dd/mm/yy)

Expiry Date:

Closed Open Closed Open Closed Open

PRIOR INSURANCE & CLAIMS INFORMATION Current Insurance Company:

					1
Have you made claims under previous production, commercial or business insurance?			🗌 No	🗌 Yes	
If yes, please provide details in	cluding the date of the claim (desc	ription and the amount paid):			
Date of Claim	Description	Amount Paid		Status	
			Γ	Closed C	Dpen

GENERAL REMARKS

DECLARATION & SIGNATURE

Important: Please read the following carefully

The undersigned declares that to the best of his/her knowledge the statements herein are true. Signing of this Application does not bind the undersigned to complete the insurance, but it is agreed that this Application shall be the basis of the contract should a Policy be issued, and this Application will be attached and become a part of such Policy, if issued. Underwriters hereby are authorized to make any investigation and inquiry in connection with this Application as they may deem necessary.

It is warranted that the particulars and statements contained in the Application for the proposed Policy and any materials submitted herewith (which shall be retained on files by Underwriters and which shall be deemed attached hereto, as if physically attached hereto), are the basis for the proposed Policy and are to be considered as incorporated into and constituting a part of the proposed Policy.

It is agreed that in the event there is any material change in the answers to the questions contained herein prior to the effective date of the Policy, the Applicant will notify Underwriters and, at the sole discretion of Underwriters, any outstanding quotations may be modified or withdrawn.

I have read the foregoing and I understand and accept the conditions.

I am authorized to sign on behalf of the Applicant and the information provided is imputed on the Applicant

Completed by:

Date:

(mm-dd-yy)

Title:

Signature:





AMOUNTS OF INSURANCE

In section, please estimate the cost to replace your property and indicate how much insurance you would like for each component of your program.

General Liability and Participant Accident & Medical Insurance		
Bodily Injury or Property Damage Liability Insurance:		
Each Occurrence	\$1,000,000 or \$	i
Annual General Aggregate (Note: if a higher Occurrence amount is indicated Aggregate will be increased)	\$3,000,000	
Participant Accident Medical Coverage:		
Note: if your organization does not have an underlying accident medical policy, you will need to purchase and show proof to receive participant liability coverage.		
Would you like a quotation for Participant Accident Medical coverage?	Yes	🗌 No
Property Insurance		
Replacement Value of School & Studio Property (please include owned, rented or borrowed property)		
Building (if owned or if you are required to insure under a lease or contract)	\$	
Equipment or Apparatus	\$	
Audio-Visual or Technical Equipment	\$	
Costumes	\$	
Office Equipment	\$	
Laptop Computers	\$	
Other Property	\$	
Tenant or Leasehold Improvements (for leased or rented premises)	\$	
Physical Damage to Rented or Hired Vehicles	\$50,000 or 🗌 \$	6
ARUSE LIARUITY: SUPPLEMENTAL OUESTIONNAIRE (place complete this section if you want	ahuca liability oo	vorago)

NTAL QUESTIONNAIRE (please complete this section if you want abuse liability coverage)

We strongly recommend abuse liability for all schools & studios.

Claims can arise from working with children, youth, adults and vulnerable adults.

WORKPLACE POLICIES & PROTOCOLS		
Do you have the following in current use and practice:		
A written workplace policy against workplace harassment including sexual harassment?	🗌 No	🗌 Yes
A written code of conduct for acceptable workplace behavior?	🗌 No	🗌 Yes
A written policy against discrimination?	🗌 No	🗌 Yes
A written procedure for managing workplace complaints?	🗌 No	🗌 Yes
The above policies & protocols apply to the following individuals:		
Employees Independent Artistic Staff Contracted Employees / Individuals Volunteers		
Do you require that all individuals read & accept your policies & protocols?	🗌 No	🗌 Yes
Do you keep a record on file of their acceptance?	🗌 No	🗌 Yes
Do you have interns, employees, cast members or performers or volunteers under the age of 18?	🗌 No	🗌 Yes
Passionate about the arts. Better at insurance.		Page 7





If so, do your written policies & protocols outline acceptable codes of conduct with respect to individuals under the age of 18?	🗌 No	🗌 Yes
SAFETY & PROTECTION		
Are written employment application forms required for all:		
Employees?	🗌 No	🗌 Yes
Volunteers?	🗌 No	🗌 Yes
Does the application contain a release of liability, authorizing you to conduct reference checks?	🗌 No	🗌 Yes
Are reference checks always conducted and documented for both employees and volunteers?	🗌 No	🗌 Yes
Do you have a written safety & protection policy on the supervision of children/youth/vulnerable adults?	🗌 No	🗌 Yes
Do you prohibit the use of corporal punishment?	🗌 No	🗌 Yes
Is your safety & protection policy for child/youth/vulnerable adult reviewed and signed by all:		
Employees or Contracted Individuals?	🗌 No	🗌 Yes
Volunteers (including parent volunteers)?	🗌 No	🗌 Yes
Are criminal background screening & vulnerable sector screening checks required for:		
Employees or Contracted Individuals?	🗌 No	🗌 Yes
Volunteers (including parent volunteers)?	🗌 No	🗌 Yes
Is formal child/youth/vulnerable adult protection training received prior to engagement in their duties for all:	🗌 No	🗌 Yes
Employees or Contracted Individuals?	🗌 No	🗌 Yes
Volunteers (including parent volunteers)?	🗌 No	🗌 Yes
Do you provide refresher courses and procedure update training?	🗌 No	🗌 Yes
Is there a supervision program for new employees, contracted individuals or volunteers?	🗌 No	🗌 Yes
Do you require that there always be a minimum of two persons supervising children/youth/vulnerable adults?	🗌 No	🗌 Yes
Do you have a written procedure in place for handling incidents of alleged abuse?	🗌 No	🗌 Yes
Do you require that all suspected inappropriate behavior and/or alleged incidents to be reported and followed up?	🗌 No	🗌 Yes
Are all personnel aware of the necessity for prompt reporting of incidents?	🗌 No	🗌 Yes
Is there a senior person within the organization who is designated to handle incidents of alleged abuse?	🗌 No	🗌 Yes
Have you ever received a complaint from any party about issues relevant to abuse related to anyone currently working, volunteering or who has previously been associated with your organization?	🗌 No	🗌 Yes
Do you permanently and securely keep records for :		
Employment applications or employee information, references and identity verification documents for all employees, contracted individuals or volunteers	🗌 No	🗌 Yes
Accident / incident registers, records of abuse allegations and/or abuse occurrences, including notification to the appropriate authorities?	🗌 No	🗌 Yes
Signed acknowledgement of children/youth/vulnerable adults protection procedures and protocols by employees, contracted individuals & volunteers?	🗌 No	🗌 Yes
Records of protection training, which was provided to personnel?	🗌 No	🗌 Yes
Records of criminal background checks/vulnerable sector checks?	🗌 No	🗌 Yes





ADDITIONAL DECLARATION & SIGNATURE (Please sign on the following page if you have completed the above Abuse Liability questions)

Important: Please read the following carefully

The undersigned declares that to the best of his/her knowledge the statements herein are true. Signing of this Application does not bind the undersigned to complete the insurance, but it is agreed that this Application shall be the basis of the contract should a Policy be issued, and this Application will be attached and become a part of such Policy, if issued. Underwriters hereby are authorized to make any investigation and inquiry in connection with this Application as they may deem necessary.

It is warranted that the particulars and statements contained in the Application for the proposed Policy and any materials submitted herewith (which shall be retained on files by Underwriters and which shall be deemed attached hereto, as if physically attached hereto), are the basis for the proposed Policy and are to be considered as incorporated into and constituting a part of the proposed Policy.

It is agreed that in the event there is any material change in the answers to the questions contained herein prior to the effective date of the Policy, the Applicant will notify Underwriters and, at the sole discretion of Underwriters, any outstanding quotations may be modified or withdrawn.

I have read the foregoing and I understand and accept the conditions.

I am authorized to sign on behalf of the Applicant and the information provided is imputed on the Applicant

Completed by:

Date:

(mm-dd-yy)

Title:

Signature:





GENERAL COMMENTS

Question No.

Comments