

## INDEPENDENT INSTRUCTOR OF THE ARTS

### **Insurance Program and Enrollment Form**

#### PROGRAM DESCRIPTION

This program has been designed to meet the unique needs of a U.S.-based independent instructor of the arts or sciences. Coverage provided includes important liability protection for liability claims arising out of their operations.

Please note, this program does not provide liability coverage for the operation, ownership or management of a facility.

Coverage is provided by a carrier rated A+ (Superior) by A.M. Best Company

#### **INELIGBLE OPERATIONS**

This program is not available for:

- Instructors under the age of 18
- Instructors operating outside of the U.S.
- Physical education teachers working in a private or public school, university or college

#### **EXCLUSIONS**

The following represent only some of the exclusions contained in this policy.

- Abuse, molestation, harassment or sexual conduct.
- All operations listed as ineligible
- Amusement devises
- Employment-related practices
- Fireworks
- Media appearances
- Media Publications
- Operation, ownership or management of an art or music facility
- Speaking engagements

This brochure is for illustrative purposes only, and is not a contract of insurance. You must refer to the actual policy for complete information regarding coverage terms, conditions and exclusions as they may change from one coverage period to the next. You may request a copy of the full policy by submitting a written request to World Events Insurance.

#### **ELIGBLE OPERATIONS**

An instructor age 18 or older conducting private or group instruction in the following dance activities is eligible to enroll in this program:

- Amateur youth robotics
- Clay work / pottery
- Craft making
- Culinary (chef, baker)
- Debate instructor
- Digital photography / Art
- Drama
- Drawing
- Instrumental music

- Language
- Math
- Sculpting
- STEM (instruction of grades 8 and
  - below only)
- Vocals

Coverage provided under this program includes:

**Commercial General Liability** – coverage which protects the insured against liability claims for bodily injury and property damage arising out of premises, operations, products and completed operations and personal and advertising injury.

**Legal Liability to Participants** – coverage which offers protection against bodily injury liability claims brought by persons participating in dance activities under the direction of the insured.

**Professional Liability** – Provides protection against wrongful acts (breach of duty, neglect, error, omission, misstatement or a misleading statement in the discharge of dance activities) that occur under the operations of the insured.

#### FOUR EASY WAYS TO ENROLL FOR COVERAGE



WEB

www.worldeventsinsurance.com

World Events Insurance



MAIL

110 N. San Joaquin St 2<sup>nd</sup> FL #31 Stockton. CA 95202



FAX 1-209-888-5094



E-MAIL support@worldeventsinsurance.com



# **Enrollment Form - Arts Instructor**

Completion of this enrollment form confirms your desire to obtain insurance through the Sports, Leisure and Entertainment Risk Purchasing Group. The submission of this enrollment form and/or acceptance of payment does not guarantee coverage. Certain operations are not eligible for coverage by this program. WORLD EVENTS INSURANCE reserves the right to decline any request for coverage.

CLIENT INFORMATION:				
NAMED INSURED (as it should appear on the policy)				
Doing business as (DBA)				
ADDRESS				
CITY STATE ZIP				
CONTACT INFORMATION:				
FIRST NAME LAST NAME				
ONE ALTERNATIVE PHONE				
FAX EMAIL ADDRESS				
DATES				
Coverage will begin the day after the completed enrolment form and premium are received and approved by World Events, or on a later date you specify below. (If renewing coverage, please provide the expiration date of your current policy)  START MY COVERAGE ON THIS DATE:/				
BUSINESS INFORMATION:				
TYPE OF INSTRUCTOR (Check all that apply):				
☐ Amateur youth robotics ☐ Debate ☐ Language ☐ Vocals ☐ Clay Work/pottery ☐ Drama ☐ Math ☐ Craft making ☐ Drawing ☐ Sculpting ☐ Culinary ☐ Instrumental Music ☐ STEM				
ARE YOU AGE 18 OR OLDER? □ Y □ N				
Do you own or operate your own arts, music or science facility and/or have employees/volunteers?  \( \subseteq \text{N} \)  (If yes, please note this program only provides coverage for your operations as an individual instructor. It does not extend to your employees or anyone performing instruction or training on your behalf, nor does it apply to the operation of a facility.)				
Are you employed as an exempt or non-exempt employee of a school college, or university? $\Box$ Y $\Box$ N				
Do you conduct operations outside the U.S.? $\square$ Y $\square$ N				

#### **PREMIUMS:**

	PREMIUM CERTIFIED		
	Limits of Liability Per Occurrence	General Aggregate	1-Year Premium
Option 1	\$500,000	\$5,000,000	\$169.00
Option 2	\$1,000,000	\$5,000,000	\$205.00
Option 3	\$2,000,000	\$5,000,000	\$295.00

Cost includes premium and a \$25 administration fee.

PREMIUMS ARE 100% FULLY EARNED AND NON-REFUNDABLE ONCE COVERAGE BEGINS
SELECT OPTION: ☐ Option 1 ☐ Option 2 ☐ Option 3
CERTIFICATE REQUIECTS
CERTIFICATE REQUESTS
COMPLETE THIS SECTION TO REQUEST ADDITIONAL CERTIFICATES. PROVIDE SEPARATE REQUESTS FOR EACH
ADDITIONAL CERTIFICATE NEEDED.  INDICATE TYPE OF CERTIFICATE THAT YOU ARE REQUESTING:   ADDITIONAL INSURED   EVIDENCE OF COVERAGE
CERTIFICATE HOLDER/ENTITY NAME:
MAILING ADDRESS:
CITY: STATE: ZIP:
RELATIONAHIP TO YOU: ☐ OWNER/LESSOR OF PREMISES ☐ SPONSOR ☐ CO-PROMOTER
SPECIAL CERTIFICATE LANGUATE NEEDED (please explain or attach information):
I understand that the insurance company, in determining whether to provide insurance coverage, will rely on the information contained in this form and all other information being submitted. I hereby warrant, represent and confirm that, to the best of my knowledge, all information provided is complete, true and correct. World Events Insurance receives compensation from the insurance company in consideration for its performance of insurance services that include, but are not limited to; selling of policy. The insurance company compensates World Events Insurance based on a predetermined calculation of ten percent of the total premium.
I understand that, subject to applicable laws, World Events Insurance will invest the premium and, in accordance with the permission of the insurer, will receive any interest or other income that the premium generates prior to remittance to the insurer I am aware that the insurance company expects accurate reporting for my premium calculation. I understand that my books and records may be examined or audited by the insurance company at any time during the coverage period and up to three years thereafter. Intentional misrepresentation or misreporting may jeopardize coverage.
I further acknowledge that I have reviewed all information provided with this enrollment form and understand the exclusions which apply, as well as the activities and operations for which coverage is not provided.
Applicant signature Date:
Printed name:Title: