



National Sports Entertainment Recreation Association

Paintball Field General Liability Insurance Application

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PROPOSED EFFECTIVE DATE (REQUIRED) ____/____/____ CURRENTLY INSURED? YES ___ NO ___

APPLICANT (LEGAL NAME OF BUSINESS) COMPANY TYPE (SOLE PROP, CORP, LLC, ETC) REQUIRED

MAILING ADDRESS CITY STATE ZIP WWW. FIELD WEBSITE

FIELD OWNER/OPERATOR MOBILE-DAYTIME PHONE FASCIMILE EMAIL ADDRESS

PHYSICAL ADDRESS OF FACILITY CITY STATE ZIP BUSINESS PHONE

Paintball Field Management Experience (Required)

Have you, your partners, or your employees ever owned, operated or managed a paintball field (including scenario games and/or paintball tournaments)? Please complete for each individual.

Table with 5 columns: Individual Name, Name of Facility Where PB Experience Gained, Title Held (Owner, Mgr, Ref), Years of PB Experience, Total # of Games Supervised or Refereed (25+ 50+ 100+ 250+ 500+)

1. Year paintball business started? ____ Is this your first paintball field insurance policy? Yes ___ No ___ Do you have any other insurance policies covering this business (e.g. Property)? ____ Does the applicant own or operate another location or business? Yes ___ No ___ If yes, please describe: ____

2. Are any other services or activities on the premises (BMX, Go-Karts, etc.)? Yes ___ No ___ If yes, describe: ____

Proof of insurance coverage must be submitted with your application for any services or activities (other than paintball) operating under the same business name for this or any other location.

- 3. Do you operate a paintball field at any other location? Yes ___ No ___ Diagrams are required for each field address.
4. Have any incidents or losses occurred at this or any other paintball facility you have owned or managed (whether a claim was made or not) within the past three years? Yes ___ No ___ If yes, please submit loss runs for the past three (3) years from your previous insurance carrier(s).
5. Has your paintball insurance policy been cancelled or non-renewed for this or any other paintball facility you owned or managed? Yes ___ No ___ (This does not pertain to a program non-renewal applying to all paintball operators.)

6. Are safety signs posted at your facility? Yes___ No___ (Please clearly indicate their location on the field diagram).
7. Are daily safety briefings conducted for each player and is all equipment inspected prior to play? Yes___ No___
8. Are first aid supplies and a telephone maintained on the premises during operation? Yes___ No___
9. Do staging areas have posted safety rules and are they supervised at all times by employees? Yes___ No___
10. Are there any climbing structures (4' or higher) in the area of play? Yes___ No___ If yes, photographs (or a detailed description on the diagram) of any towers, castles, etc are required. Are standard steps or ramps and handrails used for all climbing structures? Yes___ No___ Grip tape on the ramps and/or steps? Yes___ No___ Ladders prohibited.
11. Do you use scenario game items at your field (y/n)? ___ Paint Grenades (y/n)? ___ Paint Mines (y/n)? ___
12. Is alcohol sold or permitted at this site? Yes___ No___ If yes, submit your rules regarding consumption for approval.
13. What types of field play do you operate (woods, speedball, air soft, etc.)? _____
Using inflatable bunkers? Yes___ No___ Using any stakes? Metal ___ Plastic ___ Other (describe): _____
14. Is any equipment rented out of this facility (other than customers on site at your insured field)? Yes___ No___
15. Are you using any netting at your field? Yes___ No___ Have you tested your netting using the safety test outlined in our safety rules? Yes___ No___ Please specify height of netting _____ (If multiple used, specify on diagram).
16. If no netting is used at your field, is the play area clearly marked off with caution tape, rope, etc? Yes___ No___
17. Are spectators allowed on the premises? Yes___ No___ Are spectators kept a minimum of **six feet** away from the netting at all times? Yes___ No___ Are spectators required to wear goggles? Yes___ No___
18. Number of working chronographs? _____ Maximum Velocity allowed? Indoor _____(fps) Outdoor _____(fps)
19. Do you allow firing modes other than semi-automatic (1 ball per pull/cycle of the trigger)? Yes___ No___ If yes, what is the maximum allowed rate of fire (bps) for Tournaments? _____ Regular Play? _____.
20. Do you have any "Off Premise Events" scheduled for this coming year? Yes___ No___ If yes, a complete off-premise application must be submitted with this application, including the date and event location.
21. What is the minimum age requirement for your facility? General Play_____ Private Groups_____
22. Are ALL participants required to sign waivers? Yes___ No___
23. Are parents and/or legal guardians required to sign waivers on behalf of **all minors** (under 18)? Yes___ No___
24. Where are CO2 Tanks stored and how are they secured? _____
25. Have you, your partners or employees received any type of certification or training to perform tank fills? Yes___ No___
Please list each employee and source: _____
26. Are players allowed to fill their own tanks at your facility? Yes___ No___ If yes, explain on separate sheet of paper.
27. What is the minimum age requirement for your lead/head referees? _____ Minimum age for assistant referees? _____
28. What ratio of referees to players do you enforce at your facility? **One** referee for every _____ players (ages 13 and below). **One** referee for every _____ players (ages 14 and above).
29. Do you perform any of the following (y/n): Repairs_____ Marker Upgrades_____ Tank Modifications_____. Please list source of training: _____
30. Do you have any motorized vehicles (including tanks) that are used at your field during play? Yes___ No___
31. How did you hear about us? Magazine___ Internet___ Agent ___ Field operator____. Please specify _____
32. Do you own or lease the premises? Lease___ Own___ **If leased**, the following information **is required**:

Landlord/Additional Insured Information (Required for "Additional Insured" Certificates of Insurance).

Name of Land Owner	Complete Address	Insurable Interest (e.g. Landlord)
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Exposures – Annual Paintball Business Receipts (REQUIRED)

Total Annual Field Participants (player days). Example: If a player signs a waiver and visits your facility 25 times during the policy period or year, he is considered 25 player days or participants. Total annual participants? _____
 Total Annual field receipts (field fees/fills/rentals/paintballs sold to participants)? \$ _____
 Retail/Pro-Shop (Sales of paintball markers & supplies)? \$ _____ Food & Drink? \$ _____
 Customer equipment repair service charges & fees? \$ _____ Other non-paintball receipts \$ _____

Prior Paintball Insurance Warranty Statement (REQUIRED UNLESS NEW BUSINESS)

As requested, this information is to verify my previous insurance coverage and any and all losses/claims that I have been notified about or should have knowledge of. I understand that this information is a warranty statement and made part of my application for insurance coverage. Loss Runs will be required if any claims or losses reported. Warning: it is a fraudulent act to misrepresent prior claims.

Year	Name of Carrier	Premium	# Claims/Injuries	\$ Losses Paid
2005				
2004				
2003				
2002				

OUTDOOR FACILITY

Number of Acres? _____ Number of fields? _____ Is property fenced and/or "No Trespassing signs" posted? Yes ___ No ___
 Are evening games held? Yes ___ No ___ If yes, is stadium-type lighting used? Yes ___ No ___ Are scenario night games held? Yes ___ No ___
 Is overnight camping allowed? Yes ___ No ___ Are there any physical hazards (natural or man-made) in or near the field of play (y/n)? _____
 Fox Holes/Trenches? _____ Tunnels? _____ Cliffs/Overhangs? _____
 Ravines? _____ Deep or fast moving water? _____ Sharp rocks? _____ Protruding nails or spikes? _____
 How often is your field inspected for hazards? _____ Describe frequency and manner of maintenance performed at your field: _____

INDOOR FACILITY

Square feet: _____ Age of building? _____ Number of stories? _____ Is your business located on the ground floor only? _____
 Does it have fire alarms? _____ Sprinklers? _____ Is the floor surface () Concrete () Dirt () Wood () Other _____?
 What floor covering do you have over the surface? () Carpet () Dirt/Sand/Sawdust Mix () Other _____
 How many inches of covering do you have? _____ (If dirt/sand/sawdust mix, 6-8" is recommended.) Protective plastic must be installed over wood flooring to protect the surface. Protective covering must be installed on the walls and ceiling if leased or property damage will not be provided. **Initial** _____. If leased, and you wish to waive property coverage, have landlord sign here _____ (Must confirm with landlord before deleting any coverage).

ACCIDENT MEDICAL COVERAGE OF \$25,000 PER PARTICIPANT IS REQUIRED FOR PARTICIPANT LIABILITY COVERAGE (PROVIDED THROUGH CIGNA).

THIS IS NOT A BINDER OF COVERAGE. INCOMPLETE APPLICATIONS WILL NOT BE PROCESSED.

The applicant declares that to the best of their knowledge the information contained in the application is true and that no material facts have been suppressed or misstated. The applicant understands that incorrect or incomplete statements of information could void their protection. Any person who knowingly and with the intent to defraud any insurance company or other person, who files an application for insurance containing any false information, or conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act.

Signature of Applicant Date Signature of Agent Date



National Sports Entertainment Recreation Association

Paintball Field Operator

Safety Requirements

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1. **FIELD OPERATION:** Strict control must be exercised over all areas including:
(A) Field Entrance (B) Parking areas (C) Staging areas (D) Sales and Service Areas (E) Spectator Areas (F) Playing Fields
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. At least one (1) referee must accompany all players in the playing area at all times.
3. **EMERGENCY PROCEDURE:** 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 and a readily accessible first aid kit. 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, game rules, the geographical diagram of the field, and emergency procedures. 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. **Barrel plugs are no longer considered adequate protection due to differing barrel sizes and increased rates of fire.** Operators must provide BBD's for all rental equipment and also for customers to buy if necessary. (Towels, socks, or stick squeegee's are not considered a BBD!)
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: Full enclosure of the eye cavity using .06 lexan lenses secured within frames and to the head with a headband. The face and ear protector components must be attached securely to the goggle frame to present full coverage (no gaps) to the bottom of the chin, along the jawbone, temples, and ears. Modifications are prohibited. Wash, disinfect, and inspect goggles regularly.
7. **TRIGGER GUARDS:** Trigger guards are mandatory on all paintball markers used by participants at your facility. The trigger guard must be rigid, wider than the trigger area, and enclose the trigger area.
8. **SAFETY NETTING:** Netting (12' required, 20' recommended) must be installed around play areas and must be maintained and checked regularly. Approved netting and/or 300' of open space must surround all areas of play. NSERA requires each operator to test the netting as follows: Stand 15' from netting and shoot 10 shots in a 4" circle at 300 fps. No part of the paintball shell may pass through larger than 3 by 5 mm rectangle. Bunkers should be placed 15' from the netting and spectators must be kept 5' away from the netting at all times.
9. **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 prior to beginning a new set of games. A chronograph referee must be available at all times to strictly enforce velocity guidelines. Paintball market velocities must be adjusted so that three (3) consecutive shots through the chronograph do not exceed: **300 (FPS) for Outdoor games and 225-260 (FPS) for Indoor games**
10. **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. Metal stakes must be checked frequently to insure they are underground, as metal stakes have proven to be a serious hazard. 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.
11. **PLAYER SAFETY RULES:** Each player/participant must read the NSERA 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 violations!
12. **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 PROHIBITED. All markers must be operated in semi-automatic modes only under this program.
14. **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 operator/field manager might expect unauthorized direct access to the active playing field.
15. **FILL-STATIONS:** Only trained personnel are allowed to perform tank fills. Allowing players to fill their own tanks is **prohibited**. Authorization to use self-fill air stations (attended by trained employee) must be approved by our underwriters. CO₂ cylinders must be chained in an upright position. An on-site scale is required to prevent overfills.
16. **SPECTATORS:** Spectators are required to wear safety goggles at all times unless they are kept a minimum of six (6) feet from the netting at all times. **No exceptions.**

To be accepted as a member of this Insurance Program, I understand and agree to abide by the terms of the Field Safety Requirements. I realize that failure to comply with these terms may result in termination of membership and associated benefits including insurance.

Owner _____

Business Name _____

Date _____

Field Diagram Supplement (Required)

Field Name: _____

The diagram is critical in our underwriting criteria and directly affects the rating for your paintball insurance premium. Please review the sample diagram and complete a "small scale" drawing of your field that clearly shows the parking area, staging area, spectator area, chronograph area, pro-shop, and location of each field, clearly indicating the distances between the field of play and non-play areas.

- Warning Tape
- Netting
- △ Goggles On
- ⊕ Barrel Plugs In
- Safety Rules
- ⊘ No Trespassing/Paintball In Play

SAMPLE DIAGRAM

