



Insured by The CIA

Thank you for considering the **Cossio Insurance Agency** for your insurance needs. We at **CIA** strive to give our customers personal service in addition to the best coverage at the best available rate. In order to begin the quote process we need you to complete the following documents and return to our office as soon as possible. We can then forward them to our underwriters in order to obtain an insurance quote for you.

- 1) All American Purchasing Group Application-complete all sections including the proposed effective date, the number of annual participants, total annual sales and the additionally insured.
- 2) Signed copy of the Fraud Warning
- 3) Indoor &/or Outdoor Paintball Field Supplement-filling in all information completely
- 4) Broker of Record letter on your business letterhead (see sample)
- 5) Signed copy of Field Safety Rules
- 6) Laser tag/Paintball questionnaire

If you have any questions pertaining to these documents, please contact our office for assistance. Once you have completed the forms you can email, fax or send them via U.S. Mail back to our office.

We must have all of the above information in order to process your application. If any of the required documents are not received there may be a delay in processing your quote request. Once all of the requested information is received, please allow between 10 to 14 business days to receive your quote for insurance. We look forward to satisfying all your insurance needs today and in the future.

Sincerely,

**Carol Leindecker**

**Cossio Insurance Agency**

P.O. Box 1304 Fountain Inn, SC 29644

[carol@cossioinsurance.com](mailto:carol@cossioinsurance.com)





**NOTICE TO APPLICANTS**

**FRAUD WARNING**

**TO BE SIGNED BY APPLICANTS IN ALL STATES**

**Applicable in Idaho**

Any person who knowingly and with the intent to injure, Defraud, or Deceive and insurer files a Statement of Claim or an Application containing any False, Incomplete or Misleading information is Guilty of a Felony.

**Applicable in Kentucky and New Jersey**

Any person who knowingly and with intent to defraud any insurance company or other persons, files a statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact, material thereto, commits a fraudulent insurance act, which is a crime, subject to criminal prosecution and civil penalties.

**Applicable in Ohio**

Any person who, with intent to defraud or knowing that he/she is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud.

**Applicable in Oklahoma**

WARNING: Any person who knowingly and with intent to injure, defraud or deceive any insurer, makes any claim for the proceeds of an insurance policy containing any false, incomplete or misleading information is guilty of a felony.

**Applicable in Pennsylvania**

Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties.

**Applicable in Virginia**

It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines and denial of insurance benefits.

**TO BE ATTACHED TO ALL CLAIM FORMS FOR THE STATES LISTED BELOW:**

**Applicable in California**

Any person who knowingly presents false or fraudulent claim for the payment of a loss is guilty of a crime and may be subject to fines and confinement in state prison.

**Applicable in Indiana**

A person who knowingly and with intent to defraud an insurer files a statement of claim containing any false, incomplete, or misleading information commits a felony.

**Applicable in Minnesota**

A person who files a claim with intent to defraud or helps commit a fraud against an insurer is guilty of a crime.

**Applicable in Nevada**

Pursuant to NRS 686A.291, any person who knowingly and willfully files a statement of claim that contains any false, incomplete or misleading information concerning a material fact is guilty of a felony.

**Applicable in New Hampshire**

Any person who, with purpose to injure, defraud or deceive any insurance company, files a statement of claim containing any false, incomplete or misleading information is subject to prosecution and punishment for insurance fraud, as provided RSA 638:20.

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Applicant's Signature

Date

**Indoor Paintball Field Supplement**  
(ATTACH TO APPLICATION - PLEASE COMPLETE ALL SECTIONS AND SIGN)

**Applicant Name:** \_\_\_\_\_.

**Mailing Address:** \_\_\_\_\_.

**Location of Facilities:** \_\_\_\_\_.

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**Indoor Facilities**

Square feet: \_\_\_\_\_. Age of building? \_\_\_\_\_. How many stories? \_\_\_\_\_.

Is your business located on ground floor only? ( )yes ( )no.

Does it have fire alarms? ( )yes ( )no. Sprinklers? ( )yes ( )no.

If the building is over 25 years old has it been remodeled/altered for activity? ( )yes ( )no.

Is your floor surface ( )Concrete ( )Wood ( )Dirt? What floor covering do you have over the surface? ( )Carpet ( )Dirt ( )Sand ( )Sawdust ( )Other [describe]\_\_\_\_\_

How many inches of covering do you have? (minimum 6" if dirt, sand, 8" if sawdust, unless carpeting) \_\_\_\_\_

Do you own( ) or lease( ) the building? Protective plastic must be put under the floor covering to protect the surface if the property is leased. Initial \_\_\_\_\_

Protection needs to be in place for the walls and ceiling to prevent paintballs damaging the walls and ceiling or we will not provide property damage. Initial\_\_\_\_\_. If you wish to waive property damage sign here: \_\_\_\_\_  
(please check with your landlord and your lease prior to deleting any coverages.)

**Description of Facilities:**

Number of Fields: \_\_\_\_\_. Lighting provided? ( )yes ( )no. Are Night games held? ( )yes ( )no.

Are facilities used for any other activity? (Describe): \_\_\_\_\_  
\_\_\_\_\_.

Any Climbing Structures? (Describe): \_\_\_\_\_  
\_\_\_\_\_.

Using any netting? ( )yes ( )no. Have you tested your netting using the procedures in our field safety rules? ( )yes ( )no.

Describe how netting is being used/where purchased: \_\_\_\_\_  
\_\_\_\_\_.

**Rules and Regulations:**

Minimum age of participants allowed? \_\_\_\_\_. If under 21 is supervision provided? ( )yes ( )no.

Are participants required to sign waivers? ( )yes ( )no. Parents' approval obtained on minors? ( )yes ( )no.

Are Paintball Mines or Grenades allowed? ( )yes ( )no. Are there rules concerning their use? ( )yes ( )no.

Is Accidental/Medical coverage provided for each Participant? ( )yes ( )no. At what limit? \_\_\_\_\_.

**Exposure :** Paintball: Estimated Number of Annual Participants \_\_\_\_\_

Field fees & Equipment Rental Annual Receipts \$ \_\_\_\_\_

Product Annual Receipts \* \$ \_\_\_\_\_ \*Source: Retail Store ( ) or Pro Shop ( )

Food & Drink Annual Receipts \*\* \$ \_\_\_\_\_ \*\*Unless contracted out & contractor carries insurance

Do you repair equipment? ( )yes ( )no Annual Receipts \$ \_\_\_\_\_

Do you sell used equipment? ( )yes ( )no Annual Receipts \$ \_\_\_\_\_

Total Gross Annual Receipts \$ \_\_\_\_\_

Describe equipment sold or rented. \_\_\_\_\_

**Insured's Signature:** \_\_\_\_\_ **Date:** \_\_\_\_\_.

**Outdoor Paintball Field Supplement**  
(ATTACH TO APPLICATION - PLEASE COMPLETE ALL SECTIONS AND SIGN)

**Applicant Name:** \_\_\_\_\_.

**Mailing Address:** \_\_\_\_\_.

**Location of Facilities:** \_\_\_\_\_.

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**Outdoor Facilities**

Number of acres: \_\_\_\_\_. Is property fenced? ( )yes ( )no. Is the property secured? ( )yes ( )no

Describe condition of grounds/premises: \_\_\_\_\_  
\_\_\_\_\_.

**Description of Facilities:**

Number of Fields: \_\_\_\_\_. Lighting provided? ( )yes ( )no. Are Night games held? ( )yes ( )no.

Are facilities used for any other activity? (Describe): \_\_\_\_\_  
\_\_\_\_\_.

Any Climbing Structures? (Describe): \_\_\_\_\_  
\_\_\_\_\_.

Using any netting? ( )yes ( )no. Have you safety tested your netting using the procedures in our field safety rules? ( )yes ( )no.

Describe how netting is being used/where purchased: \_\_\_\_\_  
\_\_\_\_\_.

**Rules and Regulations:**

Minimum age of participants allowed? \_\_\_\_\_. If under 21 is supervision provided? ( )yes ( )no.

Are participants required to sign waivers? ( )yes ( )no. Parents' approval obtained on minors? ( )yes ( )no.

Are Paintball Mines or Grenades allowed? ( )yes ( )no. Are there rules concerning their use? ( )yes ( )no.

Is Accidental/Medical coverage provided for each Participant? ( )yes ( )no. At what limit? \_\_\_\_\_.

**Exposure :** Paintball: Estimated Number of Annual Participants \_\_\_\_\_

Field fees & Equipment Rental Annual Receipts \$ \_\_\_\_\_

Product Annual Receipts \* \$ \_\_\_\_\_ \*Source: Retail Store ( ) or Pro Shop ( )

Food & Drink Annual Receipts \*\* \$ \_\_\_\_\_ \*\*Unless contracted out & contractor carries insurance

Do you repair equipment? ( )yes ( )no Annual Receipts \$ \_\_\_\_\_

Do you sell used equipment? ( )yes ( )no Annual Receipts \$ \_\_\_\_\_

Total Gross Annual Receipts \$ \_\_\_\_\_

Describe equipment sold or rented. \_\_\_\_\_

**Insured's Signature:** \_\_\_\_\_ . Date: \_\_\_\_\_.

# **Your Business Letterhead**

Your Business Address

Your Business City St

ETC

This letter is to inform whomever it may concern that we have appointed Larry Cossio at the Cossio Insurance Agency as our Broker of Record for the attached insurance applications and/or policies.

Respectfully,

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Signature

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Title

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Date

## AGREEMENT TO ADOPT AND FOLLOW FIELD SAFETY RULES

In order for this association to provide a long term viable insurance program there will be some mandatory rules for safety that must be adopted and enforced. It is each member's responsibility to maintain a safe environment for players to be able to enjoy themselves and want to return. In order to maintain low rates we will adopt and agree to the following safety rules:

1. Strict control exercised over all areas e.g.
  - A. Entrance to field
  - B. Parking areas
  - C. Staging areas
  - D. Sales and service areas
  - E. Viewing areas
  - F. Playing fields
2. All personnel should be fully & properly trained:
  - A. Referees
  - B. Fill station attendants
  - C. Counter/sales persons
  - D. Chronograph person
  - E. Field maintenance persons
3. Maintain proper equipment on premises
  - A. Maintain markers
  - B. Goggle/ Full face mask system with ear protection per definition below. Wash, disinfect, remove lens, and inspect for cracks, on every goggle system often after each daily use or as recommended by manufacturer. Replace lens as per manufacturers recommendations or earlier.
  - C. Maintain at least 1 chronograph with backup battery.
  - D. Have a working scale and use it for weighing CO2 bottles.
  - E. Have enough barrel plugs for all rental equipment and have some for sale in case customers have lost theirs.
  - F. Maintain a properly stocked first aid kit on premises.
  - G. Maintain some communication from field to emergency sources, i.e. cellular phone, etc.
4. Required safety meeting for all new participants daily. Explain safety issues, goggle issues and procedures, etc.
5. Trigger guards mandatory as per guidelines below.
6. Mandatory ejection of players removing goggle/ full-face mask system while in goggle on areas after being personally warned:
  - A. Playing field
  - B. Chronograph area
  - C. Other shooting areas
7. Mandatory "barrel plug" enforcement in all areas excluding the playing fields when in play. A barrel plug is exactly that, a plug designed to fit in the end or over the end of a barrel, not a stick squeegee, a pull squeegee, a sock or towel!
  - A. Entering and exiting playing areas
  - B. Entering and exiting chronograph areas
  - C. Entering and exiting target areas
  - D. Parking areas
  - E. Staging areas
  - F. Counter or Sales areas
8. Have safety netting that will stop a paintball at 300 fps at 15-ft distance (10 shots) around all areas where necessary and maintained and checked regularly:
  - A. Chronograph area
  - B. Separation between staging area and fields
  - C. Anyplace where paintballs may pass into public transportation space if close enough to field
9. Have posted "Paintball Park Danger you must roll up all windows from this point on!" And have this posted at least 3 times before a car would enter the field area.
10. Have posted "Goggle On Area" signs before entering field area. Also one "Goggles on" sign 50 feet past entrance to fields as a reminder.
11. Have posted the "Player Safety Rules" where players would exit staging and head to the fields. Also one where the Counter and Sales office is.
12. Have all guns chronographed before entering the field area before each set of games. Have a chronograph referee there to verify. We recommend for safety reasons that the recommended velocity for casual play be no more than 285 fps. Indoor at 250 fps. The maximum velocity for tournament play would be 300 fps.

13. Recommend ejection of players from your field for the following reasons:

- A. Removing or lifting goggle/ face mask system after first warning
- B. Any fighting with other players or referees
- C. Failure to play in a safe manner
- D. Any player that his/her actions would make it not pleasurable for others to return to play and have fun

14. Have personnel that on a weekly basis inspect the fields for any type of hazard that might have developed since the last week. Look for any nails sticking out of boards, any objects that might be sticking out of the ground. If trees are cut make sure the stumps are removed as not to have a tripping injury. Show pride of ownership in your fields.

15. If you allow players to bring their own fill stations it is mandatory that you or an appropriate source trains them. All tanks must be tied to a tree or pole or be in the field's service area to provide a safe environment for all. If filling CO2 then a scale must be used. No tanks will just be laying on a tailgate. If in the back of a truck it must be tied down! No exceptions.

16. Test netting to be used at field where it is to be a no mask area. Netting must pass the simple performance test below. If it fails then you will be required to have mask on.

We hereby agree to train our employees and to follow the above-mentioned rules. This will help to promote safe paintball and a more affordable insurance program.

\_\_\_\_\_  
**OWNERS SIGNATURE**

\_\_\_\_\_  
**BUSINESS NAME**

\_\_\_\_\_  
**STREET ADDRESS**

\_\_\_\_\_  
**CITY**

\_\_\_\_\_  
**STATE ZIP**

**FULL FACEMASK SYSTEM** definition.

Every goggle/mask system must meet or exceed the ASTM guidelines. 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. The material of the protector components must meet or exceed the attachment strength and durability of the goggle manufacturer's OEM design. No component of the goggle/mask system **may be altered or modified** in a manner, which adversely affects the goggle manufacturer's safety warranty or design.

**SEMI AUTOMATIC PAINTBALL MARKER** definition

A semi-automatic paintball marker qualifies for coverage under our program if you intentionally with your finger, visually pull the trigger 10 intentional times only 10 balls are expelled, 15 intentional times only 15 balls expelled, etc. Paintball 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. The trigger's cycle includes both the pull-to-release and the return to the reset actions. There must be a distinct amount of visual trigger travel to prevent the trigger from being held in a position that allows the paintball marker to cycle and shoot without an intentional trigger cycle. The paintball marker must be gravity fed or tractor fed at a rate of no more than 13 balls per second. No turbo, 3,5,7,9 shot burst etc., no full automatics.

**TRIGGER GUARDS MANDATORY 1/1/2000**

Trigger guards shall be mandatory on all paintball guns used by paintball game participants. The trigger guard must be rigid, and of commercially available manufacture. The trigger guard must enclose the trigger area with no more than 1/4" (one quarter inch) gap between the trigger guard and the grip. The trigger guard must be wider than the trigger.

**PAINTBALL NETTING TESTING STANDARD 1/1/2001**

Stand 15 feet from net, shoot 10 shots in same spot 4" diameter, 300 fps. No parts of the shell may pass thru the netting larger than 3 by 5 mm. Rectangle. Bunkers to be 20 feet from netting. 5 foot boundary on outside of netting.

**THIS PAGE MUST BE SIGNED AND RETURNED WITH APPLICATION**

## Laser Tag/Paintball Questionnaire

1. What are the gross receipts? \_\_\_\_\_
2. Is the facility enclosed or fenced? \_\_\_\_\_
3. What safety protection gear is required or provided?  
\_\_\_\_\_  
\_\_\_\_\_
4. Describe any barriers or obstacles and their construction.  
\_\_\_\_\_  
\_\_\_\_\_
5. Is any hand to hand fighting allowed? \_\_\_\_\_
6. Submit a drawing of the premise.
7. Is a waiver/release used? \_\_\_\_\_ Submit a copy.
8. Are games refereed? \_\_\_\_\_ by whom? \_\_\_\_\_
9. Are customers allowed to bring their own equipment? \_\_\_\_\_
10. Is the customer's equipment checked before use to assure that it meets minimum safety requirements? \_\_\_\_\_
11. How often is your equipment tested and velocity checked? \_\_\_\_\_  
By whom? \_\_\_\_\_
12. Are your employees trained in first aid? \_\_\_\_\_
13. Are there rules of play and are they posted? \_\_\_\_\_
14. What kind of eye protection is required? \_\_\_\_\_