RV Park & Campground application By O McNeil&Co.		P.O. Box 5670 Cortland, NY 13045 Phone: (800) 822-3747 Fax: (607) 756-5051
General Information		
Date of survey:	Insurance Renewal Date:	
Legal Name of Organization:		
(Please include all organizations that are to be included as insureds)	FEI	N:
Mailing Address:	Count	V:
Location Address:		J
	Count	y:
Telephone:	Fax:	
Contact Name:	Contact Title:	
Website Address:	E-Mail Address:	
BUSINESS INFORMATION		
Years in operation: (Minimum Re Is your business currently up for sale? Has your business had any changes in ownership over the pa If so please provide details: Has your business filed for bankruptcy and/or been in receiver Has any insurance carrier cancelled, declined or refused to re If yes, please provide dates, coverage and explanat Are you a member of any state or regional association or frame	st 3 years? rship within the last 3 years? new any insurance within the past 3 years? ion:	Yes □ N
If yes, please list:		
INSURANCE AGENT INFORMATION		
Agent's Name:		
Name of Agency:		
Address:		
Agency telephone:		
Date proposal is needed:	Agency e-mail address:	
Do you currently write this account? Yes No If yes, for how long?	Carrier Name?	
Is the account Sub-Brokered?		

Please complete and attach a property ACORD application.	
What fire control water sources are available?	
Fire Hydrant Pool Pond/Lake Water Tank C	Other, please specify:
Are there buildings at your facility with limited access due to forest, terrain or season?	Yes No
Are your buildings located in heavily wooded areas?	Yes No
Is the clearing from forest/wooded areas greater than 150 feet?	Yes No
Are your buildings occupied year round?	Yes No
If no, is there a caretaker on site?	Yes No
If no, are buildings winterized?	Yes No
Are there smoke alarms in all corridors and sleeping quarters?	Yes No
Do any buildings have cooking facilities?	Yes No
If yes, list location numbers:	
Do any buildings have wood burning fireplaces and/or woodstoves?	Yes No
If yes, list location numbers:	
Do any buildings have any ACTIVE Knob & Tube and/or Aluminum wiring?	Yes No
If yes, list location numbers:	
Dock Information	
If requesting property coverage for docks please provide pictures and answer the following question	ons:
Indicate the number of Docks	
Indicate the number of Boat Slips	
Does the water around your dock freeze?	Yes No
Are the docks removed?	Yes No
CGL LIMITS OF INSURANCE	

Each Occurrence/General Aggregate	\$300,000/\$600,000	5500,000/\$1 million
	\$1 million/\$2 million	\$1 million/\$3 million
Damage to Rented Premises	\$100,000	
Employee Benefits Liability** (claims made only)	\$300,000/\$600,000	\$500,000/\$1 million
(clains made only)	\$1 million/\$2 million Retroactive Date:	\$1 million/\$3 million

**Employee Benefits Liability not available in MT, NY and TX

List any entities that need Certificates of Insurance or Additional Insured endorsements for liability coverage.

For Additional Insureds, describe their interest in your business.

Loc. No.	Name & Address	Certificate of Insurance	Additional Insured
Describe Interest			
Describe Interest			

OPERATIONS

Is your business open year round?	Yes	🗌 No
If no, provide the number of months you are open?		
Do you or a manager live on the premise?	Yes	🗌 No
If yes, is there separate homeowners or tenants coverage in place? If no, please complete the Personal Liability Supplement.	Yes	🗌 No
Does the park have a security patrol?	Yes	🗌 No
If yes, is the security patrol armed?	Yes	🗌 No
Is the park fenced or gated?	Yes	🗌 No
Do you have any dogs on the premise (other than those owned by your guests)?	Yes	🗌 No
If yes: What breed(s)?		
Are your dogs ever allowed into guest areas or around guests?	Yes	🗌 No
Do you allow your guests to bring pets?	Yes	🗌 No
Is there a formal maintenance program for the grounds and public traffic areas?	🗌 Yes	🗌 No
Do you provide mechanical service and/or sell mechanical parts for RV units?	Yes	🗌 No
Do you provide storage for RV's and/or travel trailers owned by others?	🗌 Yes	🗌 No
If yes, please provide the maximum number stored and length of time:		
Do you sell alcohol? If yes, please complete and attach the Liquor Supplement.	Yes	🗌 No

Expiring policy estimated total receipts: \$______ Next 12 month's estimated total receipts: \$_____

Exposures	How Many?	Revenue
RV Pads		\$
		\$
Guest Units		\$
Food Service		\$
Store		\$
Gasoline Sales		\$
LPG Sales		\$
Athletic Fields		
Exercise Center	[*]	\$
Playgrounds (Please attach photos)		
Amusement Devices		
Miniature Golf		\$
ATV's / Mobile Equipment with Passengers		\$
Snowmobiles		\$
Bicycles		\$
Canoes		\$
Paddle Boats		\$
Drift Boats < 4 Passengers		\$
Drift Boats > 4 Passengers		\$
Float Tubes (water only)		\$
Boats < 4 Passengers		\$
Boats > 4 Passengers		\$
Docks / Piers	Slips	\$
Swimming Pools / Lakes (Please attach photos)		
Waterslides		
Petting Zoos		\$
Saddle Animals		\$
Special Events such as Car Shows, Antique Shows, Flea Markets		\$
RV or Trailer Sales & Service		

What activities, other than those identified above, are conducted or take place at your park?

Is your premise open to the general public for day use other than If yes, for what type activities?	camping?	Yes	🗌 No
Do any of your guests rent any units for a period greater than 6 m If yes, what is the percentage of total receipts:9		Yes	🗌 No
Do you require guests and/or visitors to sign an acknowledgment	of risk or liability waiver?	☐ Yes	🗌 No
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Do you distribute LP Gas tanks filled by others?			Yes	🗌 No
If yes, do you require a certificate of liability insurance from the vendor?	?		Yes	🗌 No
Do you fill LP gas tanks? (If yes, please complete the questions below)			🗌 Yes	🗌 No
Do you have documentation that LP Fill Station meets all state and loca	al LP codes?		Yes	🗌 No
Are employees certified and trained to fill LP gas tanks?			Yes	🗌 No
Is the fill station fenced or secured?			🗌 Yes	🗌 No
How many fixed LP Gas tanks do you have on premise?				
RESTAURANT/SNACK BAR INFORMATION				
What best describes your food establishment?				
Snack Bar Only Restaurant with Table Service Re	estaurant with	hout Table Serv	rice	
Do you sell alcohol?			Yes	🗌 No
If yes, please complete the Liquor Supplement.				
If yes, what percent of restaurant sales is generated from the sale of all	cohol?	%		
What percent of sales are generated from non-camping guests? %				
SPECIAL EVENT INFORMATION				
Do you hold any of the following events? (Please check all the apply)				
Fairs/Festivals Do you have amusement rides?	🗌 Yes	🗌 No		
If yes, are the amusement rides owned?	🗌 Yes	🗌 No		
Fireworks Is a certified pyrotechnic professional used?	🗌 Yes	🗌 No		
If yes, do you obtain a certificate of liability insurance?	🗌 Yes	🗌 No		
Flea Markets				
Reunions/Wedding Receptions, etc.				
Other, please specify:				
Do you provide the catering at these functions?			🗌 Yes	🗌 No
Do you sell alcohol at any of these functions?			🗌 Yes	🗌 No
If yes, please complete the Liquor Supplement				
Are any services provided by subcontractors or concessionaires?			🗌 Yes	🗌 No
If yes, for what purpose?				
If yes, do you obtain a certificate of liability insurance?			🗌 Yes	🗌 No

WATERCRAFT LIABILITY

Non-Motorized Watercraft		
Do you permit water skiing with the use of your watercraft?	Yes	🗌 No
Are life vests/personal floatation devices provided to your guests?	Yes	🗌 No
Are life vests/personal floatation devices required?	🗌 Yes	🗌 No
🗌 Class I 🔄 Class III 📄 Class IV 📄 Class V		
If use takes place on rivers, what is the river classification(s)?		
Rivers Lakes/Ponds Ocean Bays/Inlets		
On what type of water does use take place? (Please check all that apply).		
Do you offer guided services?	🗌 Yes	🗌 No
Do you provide, rent, lease or operate any personal watercraft? (IE: Jet Skis, Sea-Doos and/or Waverunners)	Yes	🗌 No

Non-Motorized Watercraft

Boat Type
Canoes/Kayaks
Row Boats/Paddle Boats
Float Tubes/Rafts

Motorized Watercraft

Year	Make & Model	Length	HP	0B / IB / IO	# Pass	Guest Operated
						🗌 Yes 🗌 No
						🗌 Yes 🗌 No
						🗌 Yes 🗌 No
						🗌 Yes 🗌 No
						🗌 Yes 🗌 No
						🗌 Yes 🗌 No

If physical damage/hull coverage is required, please attach the applicable ACORD application

RECREATIONAL ACTIVITIES

Activities Conducted
Horseback/Pony Riding (complete section below)
Pools/Swimming Areas (complete section below and attach photos)
Sleigh/Wagon Rides (complete section below)
Tennis/Basketball Court
Go-Karts
Trampolines or Jump Horses

What recreational activities, other than those identified above, are conducted or take place at your park?

HORSEBACK/PONY RIDING INFORMATION

What is the total number of horses available for guest riding?		
What is the youngest rider you will allow on a horse? years old		
Do you require the use of helmets for all riders age 12 and under?	🗌 Yes	🗌 No
Do you ever allow double riding?	🗌 Yes	🗌 No
Do you conduct a pre-ride safety briefing with guests?		🗌 No
Do you provide a written safety manual outlining procedures to staff members?	🗌 Yes	🗌 No
List any reasons why you would decline a person from riding (health, age, alcohol, etc).		
Do you operate pony rides?	Yes	No
If yes, is the pony hand led?	🗌 Yes	🗌 No
What is the youngest rider you will allow on a pony? years old		
SLEIGH/WAGON RIDES		
Ride Type: 🗌 Wagon 🗌 Sleigh 🗌 Surrey 🗌 Other:		
Conveyance Type: Tractor Horse Other:		
Rides take place on: Dublic Roads Dublic Areas Private Land (your premise)		
Maximum Number of Passengers:		
Are rides operated and/or supervised by park employees?	Yes	🗌 No
POOL & SWIMMING AREAS		
How many of each: Pools Lakes/Ponds Other: please specify:		
Are your swimming facilities open to the general public?	🗌 Yes	🗌 No
Are pool areas fenced?	🗌 Yes	🗌 No
If yes, does it have a childproof, self-locking gate?	🗌 Yes	🗌 No
Are all other swimming areas roped off or clearly defined?	🗌 Yes	🗌 No
Is the depth of the swimming area clearly marked?	🗌 Yes	🗌 No
Are life rings or buoys provided?	🗌 Yes	🗌 No
Is there a lifeguard on duty?	🗌 Yes	🗌 No
If no, is there a sign indicating "No lifeguard, swim at your own risk, no diving"?	🗌 Yes	🗌 No
Is a trained employee available for emergencies?	🗌 Yes	🗌 No
Do you have any diving boards?	🗌 Yes	🗌 No
Do you have a waterslide?	🗌 Yes	🗌 No
If yes, what is the length & height of the slide? Length Height		
Are all swimming pools and spas compliant with the Virginia Graeme Baker Pool & Spa Safety Act?	Yes	🗌 No

EXCESS LIABILITY

Desired Limit of Insurance (maximum \$5 million): \$_				
Please note that the minimum underlying limits are \$1 million per or Liability, \$1 million CSL for Auto Liability, and \$1million bodily injury by disease policy limit for Employers Liability if provided.	currence/\$2 million annual aggregate for Commercial General by accident/\$1 million bodily injury by disease/\$1 million bodily injury			
Please indicate the following underlying coverage information for Employers Liability. If this information is not provided, Excess Employers Liability coverage will not be included.				
Insurer*: Policy Nur	nber:			
Policy Pe	riod:			
Employers Liability (Coverage B) Lim	its: \$ Bodily Injury by Accident			
	Bodily Injury by Disease			
	\$ BI by Disease Policy Limit			

*Excess Employers Liability is subject to approval of the insurer providing the underlying coverage.

ADDITIONAL COVERAGES AVAILABLE

For Business Automobile, Commercial Crime and/or Inland Marine, please attach applicable ACORD applications.

PREMIUM HISTORY

Please indicate the Total Account Premium for the past 3 years.	
Carrier(s):	\$(current year)
Carrier(s):	\$(1 st prior year)
Carrier(s):	\$(2 nd prior year)

CLAIMS HISTORY

Have there been any claims or losses in the last five years?

Yes No

If yes, please indicate all known claims and losses for the past five years, and any pending incidents that could result in a claim being made against the organization. Include the date of loss, a short description of the claim, the status of the claim (open/closed), and the dollar amounts paid or reserved.*

DOL	DESCRIPTION	STATUS	AMOUNT

*Attach separate pages if needed. Provide the carrier loss runs if available.

Attachments to this application must include the following:

- A complete drivers list with driver names, license numbers, dates of birth and date of hire (if auto coverage requested).
- All available brochures.
- Copies of waivers currently in use.
- Park rules, including any pet rules and/or membership agreements.

A quotation will not be offered if the attachments are not included with the application.

APPLICATION SIGNATURES & STATE FRAUD STATEMENTS

APPLICABLE IN ARIZONA - ARIZONA FRAUD STATEMENT

For your protection Arizona law requires the following statement to appear on this form, any person who knowingly presents a false or fraudulent claim for payment of a loss is subject to criminal and civil penalties.

APPLICABLE IN ARKANSAS - ARKANSAS FRAUD STATEMENT

Any person or entity who willfully and knowingly makes any material false statement or representation for the purpose of obtaining any benefit or payment, or for the purpose of defeating or wrongfully decreasing any claim for benefit or payment or obtaining or avoiding workers compensation coverage or avoiding payment of the proper insurance premium, or who aids and abets for either of said purposes, under this chapter shall be guilty of a Class D felony.

APPLICABLE IN CALIFORNIA - CALIFORNIA FRAUD STATEMENT

For your protection California law requires the following to appear on this form: 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 COLORADO - COLORADO FRAUD STATEMENT

It is unlawful to knowingly provide false, incomplete, or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance, and civil damages. Any insurance company or agent of an insurance company who knowingly provides false, incomplete, or misleading facts or information to a policyholder or claimant for the purpose of defrauding or attempting to defraud the policyholder or claimant with regard to a settlement or award payable from insurance proceeds shall be reported to the Colorado division of insurance within the department of regulatory agencies.

APPLICABLE IN DELAWARE - DELAWARE FRAUD STATEMENT

Any person who knowingly, and with intent to injure, defraud or deceive any insurer, files a statement of claim containing any false, incomplete or misleading information is guilty of a felony.

APPLICABLE IN IDAHO - IDAHO FRAUD STATEMENT

Any person who knowingly, and with intent to defraud or deceive any insurance company, files a statement containing any false, incomplete, or misleading information is guilty of a felony.

APPLICABLE IN INDIANA - INDIANA FRAUD STATEMENT

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

APPLICABLE IN KENTUCKY - KENTUCKY FRAUD STATEMENT

Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance 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.

APPLICABLE IN LOUISIANA - LOUISIANA FRAUD STATEMENT

Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

APPLICABLE IN MAINE - MAINE FRAUD STATEMENT

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 or a denial of insurance benefits.

APPLICABLE IN MARYLAND – MARYLAND FRAUD STATEMENT

Any person who knowingly and willfully presents a false or fraudulent claim for payment for a loss or benefit or who knowingly and willfully presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

APPLICABLE IN MINNESOTA – MINNESOTA FRAUD STATEMENT

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

APPLICABLE IN NEBRASKA – NEBRASKA FRAUD STATEMENT

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 may subject the person to criminal and civil penalties.

APPLICABLE IN NEW HAMPSHIRE - NEW HAMPSHIRE FRAUD STATEMENT

Any person who, with a 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 in R.S.A. 638.20.

APPLICABLE IN NEW JERSEY - NEW JERSEY FRAUD STATEMENT

Any person who includes any false or misleading information on an application for an insurance policy is subject to criminal and civil penalties.

APPLICABLE IN NEW MEXICO - NEW MEXICO FRAUD STATEMENT

Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to civil fines and criminal penalties.

APPLICABLE IN NEW YORK - NEW YORK FRAUD STATEMENT

Other than Auto: 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 shall also be subject to a civil penalty not to exceed five thousand dollars and the stated value of the claim for each violation.

Auto: Any person who knowingly makes or knowingly assists, abets, solicits, or conspires with another to make a false report of the theft, destruction, damage or conversion of any motor vehicle to a law enforcement agency, the department of motor vehicles or an insurance company, commits a fraudulent insurance act, which is a crime, and shall also be subject to a civil penalty not to exceed five thousand dollars and the value of the subject motor vehicle or stated claim for each violation.

APPLICABLE IN OHIO - OHIO FRAUD STATEMENT

Any person who, with the intent to defraud or knowing that he 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 - OKLAHOMA WARNING

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 OREGON - OREGON FRAUD STATEMENT

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 may subject the person to criminal and civil penalties.

APPLICABLE IN PENNSYLVANIA - PENNSYLVANIA FRAUD STATEMENT

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 TENNESSEE - TENNESSEE FRAUD STATEMENT

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.

APPLICABLE IN UTAH - UTAH FRAUD STATEMENT

For your protection, Utah law requires the following to appear on this form: Any person who knowingly presents false or fraudulent underwriting information, files or causes to be filed a false or fraudulent claim for disability compensation or medical benefits, or submits a false or fraudulent report or billing for health care fees or other professional services is guilty of a crime and may be subject to fines and confinement in state prison.

APPLICABLE IN VERMONT - VERMONT FRAUD STATEMENT

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 may subject the person to criminal and civil penalties.

APPLICABLE IN VIRGINIA – VIRGINIA FRAUD STATEMENT

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.

APPLICABLE IN WASHINGTON - WASHINGTON FRAUD STATEMENT

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.

APPLICABLE IN WEST VIRGINIA - WEST VIRGINIA FRAUD STATEMENT

Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

GENERAL FRAUD STATEMENT

ANY PERSON WHO KNOWINGLY AND WITH INTENT TO DEFRAUD ANY INSURANCE COMPANY OR ANOTHER 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 THE PERSON TO CRIMINAL AND CIVIL PENALTIES. (Not applicable in CO, FL, HI, MA, NE, OK, OR, or VT; in DC, LA, ME, TN, VA, and WA, insurance benefits may also be denied).

THE UNDERSIGNED REPRESENTS THAT HE/SHE HAS MADE A GOOD FAITH EFFORT TO ASCERTAIN COMPLETE AND ACCURATE ANSWERS TO THE QUESTIONS SET FORTH IN THIS APPLICATION AND THAT THE INFORMATION PROVIDED IN THIS APPLICATION, INCLUDING ANY ATTACHMENTS, IS TRUE, ACCURATE, AND COMPLETE TO THE BEST OF THEIR KNOWLEDGE AND BELIEF.

Applicant's Signature:	Date:
Name and title (please print):	
Insurance Broker's Signature	Date: