

Underwriting Guidelines

Additional Liability Guidelines

Directions:

Use the following table to access an alphabetical listing of additional liabilities. For each category of liability listed, you will see whether it is excluded or included, and if it is included, what pricing, if any, applies. Requirements or guidelines and other notes are provided where applicable.

Additional Liability Listing											
A	B	C	D	E	F	G	H	I	J	K	L
M	N	O	P	R	S	T	U	V	W	Z	

Important:

- Also see [Pricing Guidelines](#).
- For additional market information or possible underwriting resources, contact [CGA Insurance Services](#).
- If your Insured engages in any activities that are excluded, advise the Home Office prior to the event, or as soon as you are aware of it.
- If your Insured engages in any activities that warrant an additional charge, advise the Home Office.
- If you do not find the item you are looking for on this listing, please contact your Underwriter.

A

AA meetings	Included, no charge.
aerobic classes / fitness classes	Included, no charge. <ul style="list-style-type: none"> • Includes Pilates® and tumbling. • NOT included: Taebo® and gymnastics.
airsoft guns	See paintball .
animals: non-riding	Included, no charge. Examples: petting zoo and science displays.
animals: riding, non-owned	Included; charge \$25 per animal or \$150, whichever is greater. <ul style="list-style-type: none"> • Animal must be fully tacked; no bareback riding. • Two staff people must be present on trail rides. • Animals 40046.
animals: riding, owned	EXCLUDED.
aquatic trampolines	Included, charge \$300 <ul style="list-style-type: none"> • Camp must be ACA accredited. • Hold Harmless agreements are signed by all participants/parents of minors and kept on file with insured. • Trampoline must be inspected prior to use. • Surrounding water depth must be at the manufacturer's specifications, or at a minimum of 10 feet, whichever is deeper. • All participants must wear a U.S. Coast Guard approved life jacket at all times. • Proper supervision applies at all times including a certified lifeguard specific for this activity. • Rules must state that manufacturer's recommendations are followed for number of participants at any one time, but no more than two participants are allowed on trampoline at one time. • If umbrella coverage provided, coverage is sub-limited to \$1,000,000 in the umbrella. <p>This does not include BLOBS which are excluded.</p>
archery ranges	Included. <ul style="list-style-type: none"> • Supervision ratio of one properly trained staff member for every three participants. • Range must be set apart from other activities and buildings. • Archery Ranges 10054 if other than camp exposure.
ATVs/3-wheelers	EXCLUDED.
ATVs/4-wheelers	Included; no charge. <ul style="list-style-type: none"> • For staff use only. Otherwise excluded.
auctions	Included; no charge.
auto repair/auto repair courses	EXCLUDED.

B

<p>ball games:</p> <p>basketball, broomball*, tag football, volleyball</p> <p>For sport camps, see camp classification</p> <p>*For broomball on ice, see ice hockey classification</p>	<p>Included; no charge.</p> <ul style="list-style-type: none"> EXCLUDED: Tackle football. Interscholastic sports medical coverage may be available for k-12 schools. Additional charge will apply (based on the number of participants) under Student Medical – Interscholastic Athletics 49984.
bikes, dirt or motor	<p>EXCLUDED.</p> <p>BMX biking excluded with ramps or jumps.</p>
blob/diving board	EXCLUDED.
BMX biking	EXCLUDED with ramps or jumps.
boating	<p>Included; \$150 up to one week; \$50 each additional week.</p> <ul style="list-style-type: none"> If owned, form CG2412 is required. One certified life jacket for each passenger. One adult in each boat. Boats 40140. Check classification table for other codes.
bounce houses	<p>Included; no charge.</p> <ul style="list-style-type: none"> Owned or rented Not included: Renting out to outside parties.
boxing / youth boxing	EXCLUDED.
boy/girl scouts	Included; no charge.
broadcasting	Included; no charge, if incidental (no advertising done for a fee).
bungee jumping	EXCLUDED.

C

<p>camps; including sport camps and cheerleading camps</p>	<p>Included:</p> <p>Fewer than 250 camper days*:</p> <ul style="list-style-type: none"> No charge for camper days. No charge for activities if attending camp operated/supervised by someone other than policyholder <p>Greater than or equal to 250 camper days*: Charge per filed rates.</p> <ul style="list-style-type: none"> Activities must be clearly stated. Refer to ACA Guidelines. Camps 41422. <p>*Camper days = number of campers x the number of days.</p>
canoes	<p>Included; per filed rates.</p> <ul style="list-style-type: none"> One certified life jacket for each passenger. One adult in each canoe. NO rapids. Canoes 40111.
car smashing fundraiser	<p>Included; no charge.</p> <ul style="list-style-type: none"> Safety glasses. One at a time. Fluids removed. Fourteen or older. Windows out.
car washes	Included; no charge.
carnivals	See fairs .

cave exploring	See spelunking .
cemeteries	If adjacent or next to property, included; no charge. If NOT adjacent or next to property , charge per 41604, based on the number of acres.
challenge/ obstacle/ survival courses	Included: <ul style="list-style-type: none"> • If Insured owns the course, \$150. • For one-time events at a non-owned facility, \$15 per participant or \$100, whichever is greater. • Events are properly supervised. • The charge may be higher if the course is a high element course versus a low element course. <p>Note: High element ropes courses are typically 10 feet or more above ground requiring assistance from others on the ground. Low element courses are typically completed on a group basis less than 10 feet off the ground.</p> <ul style="list-style-type: none"> • Youth Rec 49891.
cheerleading camps	See camps .
cheerleading pyramids	Included; two levels only.
Christmas tree lots / live nativity scenes / singing Christmas trees	Included; no charge. Nativities and singing trees: <ul style="list-style-type: none"> • Professional set. • Installed by experienced individuals. • NO children under 14. • NO candles.
city park use, for picnics	Included; no charge.
climbing walls	Included; <i>certificate of insurance required</i> . Request photos of climbing wall. <ul style="list-style-type: none"> • If Insured owned, \$300. • For one-time events, \$15 per participant or \$300, whichever is greater. • One trained and qualified staff member for every participant on the wall. • Insured owned: all equipment inspected prior to each use. • One-time event: Wall owner has insurance with limits equal to our Insured's. • 10 years or older. • Youth Rec 49891.
concerts / lectures	Included: <ul style="list-style-type: none"> • For 0 to 1,000 people, no charge. • For over 1,000 people, \$300. <p>Important: Depending on the event, a higher charge may apply when the event is in excess of 1,000 participants. Please contact your Underwriter.</p> <ul style="list-style-type: none"> • Recommend that participants and vendors supply certificates of insurance. • Social Gathering 48558.
cowboy/rodeo church	<ul style="list-style-type: none"> • Review each account with underwriter for possible acceptance; filed rates. • Minister(s) must be a graduate of accredited seminary or theological school. • A liability exclusion for all rodeo activities will be added to the policy. • No charge for rodeos attended by members only. If rodeo is open to the public, an additional charge will apply. Contact underwriting for pricing.

[Select Another Category](#) | [Pricing Guidelines](#)

D

deer hunts, sponsored	EXCLUDED.
defibrillators	Included; no charge. Users must have participated in a training program before operating the machine.
dirt/motor bikes	EXCLUDED.
diving board/blob	EXCLUDED.
dog shows	EXCLUDED.
drug treatment	EXCLUDED.
dunk tanks, non-owned	Included; no charge. <ul style="list-style-type: none"> • Only healthy adults should be participants in the tank. • Spotters should be used. • Follow the guidelines of the dunk tank owner.

[Select Another Category](#) | [Pricing Guidelines](#)

E

elections, voting	Included; no charge.
--------------------------	----------------------

[Select Another Category](#) | [Pricing Guidelines](#)

F

fairs, with rides	Included; \$150 per fair per week. <ul style="list-style-type: none"> Fair owner has insurance with limits equal to or greater than our Insured's. Our Insured is <i>required to obtain a certificate of insurance</i> from the fair owner. Tent 10381. No tent 10379 - Sponsor's risk only.
fire works, indoor and outdoor /pyrotechnics	EXCLUDED.
fitness classes	See aerobic classes .
food banks/ booths/ pantries	Included; no charge.
foosball, human	See human foosball .
football, tackle	<ul style="list-style-type: none"> EXCLUDE events not affiliated with an organized program that is part of an insured college or school. Interscholastic sports medical coverage may be available for K-12 schools. Additional charge will apply, based on the number of participants, under Student Medical – Interscholastic Athletics 49984.
football, tag	Included; no charge.
foot races Example: 5K runs, etal.	<ul style="list-style-type: none"> For 0 to 100 runners, no charge. 100 to 500 runners, \$300 charge. Over 500 runners, seek coverage under a special events policy and provide a certificate of insurance to the Underwriter.

[Select Another Category](#) | [Pricing Guidelines](#)

G

girl/boy scouts	Included; no charge.
globe riding (also known as: land walking balls, zorbing, sphereing or orbing)	See land walking balls .
go carts	Included: <ul style="list-style-type: none"> If Insured owned, \$300. If not owned, no charge. Follow proper safety requirements. Helmets and adult supervision required. Fourteen years or older. Youth Rec 49891.
golf	Included; no charge.
golf carts	Included if off public roadways. Physical damage may be added under the Inland Marine or Auto policy.
gymnastics	EXCLUDED.

[Select Another Category](#) | [Pricing Guidelines](#)

H

hang gliding	EXCLUDED.
harvest parties	Included; no charge.
haunted houses	Included; \$300 per house. <ul style="list-style-type: none"> Adequate entrance lighting. Minimize trip and fall hazards. No dangerous displays (bed of nails). No crawling tunnels.

	<ul style="list-style-type: none"> Place cushions at bottom of slides. Kids under 14 accompanied by adult. House must be approved for normal occupancy. See NFPA requirements. Social Gathering 48558.
hay rides	<p>Included; no charge.</p> <ul style="list-style-type: none"> Events are properly supervised. No use of public roads.
health fairs	Included; no charge.
hockey, ice	See ice hockey .
home schooling	Contact your Underwriter for review.
homeless shelter	<p>Included; per filed rates.</p> <ul style="list-style-type: none"> Refer to your Underwriter. Missions 67017
horses	See Animals .
host liquor	Included; no charge. Incidental only; that is, not in the business of selling or distributing alcohol.
hot air balloons, tethered and not tethered	EXCLUDED.
hotlines counseling	EXCLUDED.
human foosball	<p>Included: no charge.</p> <ul style="list-style-type: none"> Foosball court and equipment must be installed by the owner of the equipment. Provide adequate supervision. No age guidelines, but use good judgment regarding allowing individuals who are old enough to use the equipment as intended. <p>EXCLUDED:</p> <ul style="list-style-type: none"> If poles are not secured on the sides of the foosball court. If spectators are allowed to control the poles.
hunting	EXCLUDED

[Select Another Category](#) | [Pricing Guidelines](#)

I

ice hockey or broomball on ice	<p>Included if in arenas only.</p> <p>Hockey or broomball on skates: Charge \$15 per participant or \$100, whichever is greater.</p> <p>Broomball with no skates: Charge \$8 per participant or \$100, whichever is greater.</p> <p>Must wear proper equipment.</p> <ul style="list-style-type: none"> Two adults for every ten participants Referees required Class code 49891 <p>EXCLUDED:</p> <ul style="list-style-type: none"> Lakes, ponds, parking lots, etc.
information booths	Included; no charge.

[Select Another Category](#) | [Pricing Guidelines](#)

J

jet skiing	EXCLUDED.
judo, karate, other martial arts	See martial arts .

[Select Another Category](#) | [Pricing Guidelines](#)

K

karate	See martial arts .
---------------	------------------------------------

[Select Another Category](#) | [Pricing Guidelines](#)

L

land walking balls (also known as: zorbing, globe-riding, sphereing or orbing)	EXCLUDED.
lectures	See concerts .
live nativity	See Christmas .
livery (park and ride)	EXCLUDED.

[Select Another Category](#) | [Pricing Guidelines](#)

M

marital arts (judo, karate, Taebo®)	EXCLUDED if full contact. <ul style="list-style-type: none"> • Can be included for additional charge subject to underwriting review. • Must be minimal contact. • Instructor has proper training and qualifications. • Proper supervision applies. No more than 10 pupils per qualified instructor. • Hold Harmless agreements are signed by all participants/parents of minors and kept on file with insured. • Rules are clearly stated that only minimal contact is allowed.
mechanical bull	EXCLUDED.
mission building projects	Included; no charge. <p>Example: Habitat for Humanity.</p> <ul style="list-style-type: none"> • Participating only; no sponsoring. • Individuals under the age of 18 should not operate power tools or be involved in roofing activities.
moonwalks	See bounce houses .
mother's day out (no more than one day per week and no charge to parent)	Included; no charge.
mother's day out (more than one day per week and/or is a charge made to parent)	Included; per filed rates <ul style="list-style-type: none"> • Day nursery, 41716, based on the number of children on premise at any one time. • Not included: Medical coverage unless the parent attends a church sponsored activity during the time the child is left. • If medical coverage is desired, add Day Nursery Excess Medical Coverage (49980) if the parent is not attending a church sponsored activity. Charge is based on the number of children on premise at any one time. Form PCG7533
mountain climbing	EXCLUDED.
mud sports	EXCLUDED.

[Select Another Category](#) | [Pricing Guidelines](#)

N

nativity scenes, live	See Christmas .
nautilus/ weight training	Included; if Insured owned, \$150. <ul style="list-style-type: none"> • Under 18 should be supervised. • Proper instruction provided. • Health or Exercise Clubs 44311.

[Select Another Category](#) | [Pricing Guidelines](#)

O

obstacle courses	See challenge courses.
orbing (also known as: land walking balls, zorbing, globe-riding, or sphereing)	See land walking balls .

[Select Another Category](#) | [Pricing Guidelines](#)

P

package wrap booths,	
----------------------	--

Christmas	Included; no charge. Included at malls; no charge.								
paintball / airsoft guns	<p>Included:</p> <table border="1"> <thead> <tr> <th>For</th> <th>Charge</th> </tr> </thead> <tbody> <tr> <td>1-5 events</td> <td>\$15 per participant or \$150, whichever is greater.</td> </tr> <tr> <td>6-10 events</td> <td>\$500 flat charge.</td> </tr> <tr> <td>11 or more events</td> <td>Refer to the company.</td> </tr> </tbody> </table> <ul style="list-style-type: none"> Course and equipment must be rented from a commercial facility; no coverage for games on private property or church premises. Exception: Airsoft guns can be used on church premises or a pre-approved location, but a commercial facility is preferable. Equipment can be owned by individuals when activity is not located at a commercial facility. One adult for every 10 children. Participants must be 14 years or older. Signed parental consent/hold harmless form is required for minors prior to participation. Participants must wear proper safety equipment, including eye protection, and follow safety procedures as prescribed by the facility. Youth Rec 49891. 	For	Charge	1-5 events	\$15 per participant or \$150, whichever is greater.	6-10 events	\$500 flat charge.	11 or more events	Refer to the company.
For	Charge								
1-5 events	\$15 per participant or \$150, whichever is greater.								
6-10 events	\$500 flat charge.								
11 or more events	Refer to the company.								
parachuting	EXCLUDED.								
parades	Included; no charge.								
parasailing	EXCLUDED.								
parish nurses	<p>Included; per filed rates.</p> <ul style="list-style-type: none"> Nurse must provide certificate of professional insurance. NO blood work. NO medicine distributed. Parish Nurse 81000. 								
park and ride (livery)	EXCLUDED.								
parking lots	<p>Included; no charge.</p> <ul style="list-style-type: none"> Insured use only. Charge for another entity leasing parking space from our Insured (based on square feet). Class Code 46622. 								
Pilates®	Included; no charge.								
promise keepers concert	<p>Included on premises:</p> <ul style="list-style-type: none"> For 0 to 1,000 people, no charge. For over 1,000 people, \$300. Based upon total anticipated attendance. <p>Important: Depending on the event, a higher charge may apply when the event is in excess of 1,000 participants. Please contact your Underwriter.</p> <ul style="list-style-type: none"> Social Gathering 48558. 								
pyrotechnics	EXCLUDED.								

[Select Another Category](#) | [Pricing Guidelines](#)

R

rappelling cliffs	<p>Included:</p> <ul style="list-style-type: none"> \$25 per participant or \$500, whichever is greater. One trained and qualified staff member for every climber. All equipment inspected prior to each use. One-time event: property owner has insurance with limits equal to our Insured's. Fourteen years or older. Approved/official sites only. Youth Rec 49891.
rappelling walls/ towers	<p>Included:</p> <ul style="list-style-type: none"> If Insured owned, \$300 For one-time events, \$15 per participant or \$150, whichever is greater. One trained and qualified staff member for every participant on the wall. All equipment inspected prior to each use. One-time event: Wall owner has insurance with limits equal to our Insured's. Fourteen years or older. Youth Rec 49891.

rehabilitation / drug treatment	EXCLUDED.
rifle ranges	Included; per filed rates; no charge for one-time event. <ul style="list-style-type: none"> • \$300 minimum • Users must have completed a gun safety course. • Sixteen years or older. • One trained staff member for every two participants. • Away from other activities/buildings. • NRA approved instructor. • Controlled access to guns and ammunition. • Rifle Ranges 47253—47254.
rock climbing	Included: <ul style="list-style-type: none"> • \$25 per participant or \$500, whichever is greater. • One trained and qualified staff member for every climber. • All equipment inspected prior to each use. • One-time event: Property owner at non-owned facility has insurance with limits equal to our Insured's. • Fourteen years or older. • Approved/official sites only. • Youth Rec 49891.
rodeos	EXCLUDED.
roller hockey	Included \$15 per participant or \$100, whichever is greater. <ul style="list-style-type: none"> • Must be refereed. • Two adults for every 10 participants. • Youth Rec 49891.
roller blading at a rink	Included; no charge.
roller blading on ramps, or with any kind of props	EXCLUDED.
rope courses (high) Also see rope courses (low) below.	Included: <ul style="list-style-type: none"> • If Insured owned, \$500. • For one-time events, \$15 per participant or \$150, whichever is greater. • Professionally installed. • Equipment must be properly inspected and maintained. • Safety equipment must be used—for example, harnesses. • All participants must be fourteen years or older. • A properly trained instructor must be present at all times. • The insured's trained staff is on-site if used by outside groups. • Youth Rec 49891.
rope courses (low)	Important: Low rope courses include elements that are no more than three feet above the ground. Spotters walk beside the participants during the event. Any rope course that does not fit this description is considered a high rope course . <ul style="list-style-type: none"> • If Insured owned, \$300. • If non-owned, included; no charge. • Approved/official sites only. • Events are properly supervised. • Youth Rec 49891.
running races	See foot races .

[Select Another Category](#) | [Pricing Guidelines](#)

S

scuba diving	Included: <ul style="list-style-type: none"> • \$15 per participant or \$300, whichever is greater. • Must be a certified diver 16 years or older. • Youth Rec 49891.
security guards, armed	Included; \$250 per guard subject to Underwriter discretion. <ul style="list-style-type: none"> • Guards have no prior felonies or misdemeanors involving violence. • Guards employed by Insured are properly licensed and certified. • Security 98751 (based on annual payroll, subject to above listed minimum).

	<ul style="list-style-type: none"> If providing Workers' Compensation coverage, exposure may need to be added depending on state requirements.
security guards, not armed	Included; no charge.
singing Christmas tree	See Christmas .
skate parks	EXCLUDED.
skateboarding, parking lot	Included; no charge. Helmets and pads required.
skateboarding, ramps or other jumping props	EXCLUDED.
ski trips	Included; no charge.
sledding	Included; no charge.
slip-n-slides	See water slides .
snow: cross country, downhill, shoeing, snowboarding, tubing	Included; no charge.
snowmobiles	EXCLUDED.
soup kitchens, on-going	<p>Included; per filed rates.</p> <ul style="list-style-type: none"> On-going means more than four times per year. On-going - Non-profit 16899.
spelunking/ cave exploring	<p>Included; \$15 per participant or \$150, whichever is greater.</p> <ul style="list-style-type: none"> Commercial guide required. Two adults for every 10 children. Fourteen years or older. Caves 41510.
sphereing (also known as: land walking balls, zorbing, globe-riding, or orbing)	See land walking balls .
sport camps	See camps .
surfing	Excluded.
survival courses	See challenge courses.
swimming	Included; no charge.
swimming—beach	<p>Included; per filed rates; charges may apply for one-time events.</p> <ul style="list-style-type: none"> Lifeguard required. Use buddy system. Marked areas only. NO diving boards or blobs. Beaches 40072.
swimming—pools	<p>Included; pool owned, per filed rates.</p> <ul style="list-style-type: none"> Lifeguard required. NO diving boards. Fenced. Pool depth is marked. Swimming Pool 48925 No charge for pool at parsonage unless sponsored youth/group activities take place (underwriter discretion). Pool must have 6' fence with gate that locks.
swimming pools, baby at daycares	EXCLUDED.

[Select Another Category](#) | [Pricing Guidelines](#)

T

Taebo®	See martial arts .
<p>tent revivals</p> <p>Also see concerts.</p>	<p>Included:</p> <ul style="list-style-type: none"> For 0 to 1,000 people, no charge. For over 1,000 people, \$300. <p>Important: Depending on the event, a higher charge may apply when the event is in excess of 1,000 participants. Please contact your Underwriter.</p> <ul style="list-style-type: none"> Tents must be installed by professionals. Tent fabric must be fire resistive. Adequate parking and restroom facilities must be provided.

	<ul style="list-style-type: none"> Based upon total anticipated attendance. Social Gathering 48558.
tobogganing	Included; no charge.
tough love meetings	Included; no charge.
trampolines	<p>EXCLUDED.</p> <ul style="list-style-type: none"> This does not include BLOBS or aquatic trampolines which are each classified separately.
tug of war	<p>Included.</p> <ul style="list-style-type: none"> Must use natural hemp rope that is at least 1 inch in diameter. NO nylon or polyester ropes. Participants must NOT wrap the rope around hands or any other body parts.
tumbling	Included, no charge.
tutoring	<p>Included; charge per filed rates per student</p> <p>No charge for tutoring on a limited basis.</p> <p>Class codes 47476 and 47478</p>

[Select Another Category](#) | [Pricing Guidelines](#)

U

upward bound sports leagues	<p>See camps, sport.</p> <ul style="list-style-type: none"> Each sport must meet underwriting guidelines. A separate medical policy is recommended; GuideOne is excess coverage. Upward Bound organization can not be added as an additional insured. Youth Rec 49891 Basis of premium is per registrant.
------------------------------------	--

[Select Another Category](#) | [Pricing Guidelines](#)

V

vacation bible school	Included; no charge.
valet parking	Can be considered for an additional premium. Contact Underwriting to discuss.
volleyball	See ball games .
voting	Included; no charge.

[Select Another Category](#) | [Pricing Guidelines](#)

W

water skiing	<p>Included if boat is owned and operated by someone other than the Insured; no charge. Otherwise, exclude.</p> <ul style="list-style-type: none"> Experienced driver with spotter. One participant at one time. Must wear appropriate flotation devices.
water slides / water parks / slip-n-slides	<p>Included if commercial slide:</p> <ul style="list-style-type: none"> If Insured owns a commercial slide, \$300. No charge for one-time event. Youth Rec 49891. <p>EXCLUDED: homemade slides</p> <p>Commercial slides need to be designed, manufactured, built, and installed according to manufacturer specifications and meet the American Society for Testing and Materials (ASTM International) national standards.</p> <p>In addition, the slide must be in compliance with all applicable state standards.</p>
water tubing, floating	Included; no charge.
water tubing, pulled by boat	<p>Included if boat is owned and operated by someone other than the Insured; no charge. Otherwise, exclude.</p> <ul style="list-style-type: none"> Experienced driver with spotter. One participant at one time. Must wear appropriate flotation devices. Youth Rec.

water walking balls	EXCLUDED.
wave runners	EXCLUDED.
weight training	See nautilus .
Weight Watchers®	Included; no charge.
white water rafting	Included if class 1, 2, or 3 rapids; no charge. EXCLUDED: Classes 4-6. <ul style="list-style-type: none"> Youth Rec 49891 Guidelines for Class 3 Rapids <ul style="list-style-type: none"> Rafting only under the direction of a qualified and insured professional guide or outfitter trained in emergency rescue and First Aid. All participants must attend pre-trip safety meeting conducted by the guide/outfitter and abide by their safety rules. All participants must wear a Coast Guard-approved life jacket and such other protective safety equipment as directed by the guide/outfitter. Helmets and appropriate footwear are strongly recommended. All participants, or their parent/guardian if under age 18, shall sign a waiver/release of liability form from our insured before participating in class 3 rafting.
wrestling events	EXCLUDE events not affiliated with an organized program.

[Select Another Category](#) | [Pricing Guidelines](#)

Z

zip lines over land	Included; \$15 per participant or \$300, whichever is greater. <ul style="list-style-type: none"> One trained and qualified staff member must be present. Camp staff will inspect all lines prior to each daily use. Participants must wear proper safety equipment; e.g., harnesses. Lines must be installed by a professional. All lines must be inspected annually by a qualified challenge course professional. Participants must be 10 years or older. Youth Rec 49891.
zip lines over water	Included; \$15 per participant or \$300, whichever is greater. <ul style="list-style-type: none"> One trained and qualified staff member must be present. Camp staff will inspect all lines and water depth prior to each daily use. Where appropriate, safety equipment should be used. A life jacket must be worn by each participant. Lines must be installed by a professional. All lines must be inspected annually by a qualified challenge course professional. Participants must be 10 years or older. Youth Rec 49891.
zorbing (also known as: land walking balls, globe-riding, sphereing or orbing)	See land walking balls .

[Select Another Category](#) | [Pricing Guidelines](#)

Pricing Guidelines

- Fewer than 250 camper days:
 - No charge for camper days.
 - No charge for activities if attending camp operated/supervised by someone other than policyholder.
- Pricing may be subject to Underwriter judgment, based on the exposure.
- Many policyholders are active throughout their policy period. As a result, we have developed a pricing alternative for these clients. Upon their selection, we will bill them 25 percent of their liability premium or \$750, whichever is greater.
- Billing will occur upon new issuance or renewal and cannot be changed until the next renewal. Once selected, the Insured can participate in any of the approved events without subsequent charges. Guidelines must be followed or the activity will be excluded.
- Event pricing is mutually exclusive. For example, attending a day camp with a climbing wall and canoes could be charged for three (3) exposures.
- Events with pricing per participant or attendee are based upon the anticipated number of people.

[Top of Page](#)