



## PAINTBALL FIELD GENERAL LIABILITY INSURANCE APPLICATION

Legal Business Name: \_\_\_\_\_

DBA (if any): \_\_\_\_\_ Field Owner/Operator: \_\_\_\_\_

Mailing Address: \_\_\_\_\_ City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Physical Address: \_\_\_\_\_ City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Business Phone: \_\_\_\_\_ Fax: \_\_\_\_\_ Mobile: \_\_\_\_\_

Email: \_\_\_\_\_ Website: \_\_\_\_\_

*(Renewal applications and other information will be sent via email.)*

Status: \_\_\_ Individual \_\_\_ Partnership \_\_\_ Corporation \_\_\_ S Corp \_\_\_ Not for Profit \_\_\_ Other

Proposed Effective Date (Required) \_\_\_\_/\_\_\_\_/\_\_\_\_ Currently Insured? \_\_\_ Yes \_\_\_ No

FEIN: \_\_\_\_\_ Number of Employees: \_\_\_\_\_ Is Location within City Limits? \_\_\_ Yes \_\_\_ No

1. Have you, your partners, or your employees ever owned, operated, managed or refereed at any airsoft or paintball field (including scenario games and/or paintball tournaments): \_\_\_ Yes \_\_\_ No

Please list a minimum of two (2) employees in the management experience chart below:

Individual Name	Name of Facility where Experience Gained	Title Held (Owner, Mgr, Ref)	Years of Experience	Total # of Games Supervised/Refereed
<i>Example: Jack Black</i>	<i>Black's Paintball Club</i>	<i>Referee</i>	<i>8</i>	<i>500+</i>

2. Is this your first paintball field insurance policy? \_\_\_ Yes \_\_\_ No

Do you have any other insurance policies covering this business (Property, etc.)? \_\_\_ Yes \_\_\_ No

Have you had any claims in the past 5 years? \_\_\_ Yes \_\_\_ No

Does the applicant own or operate a retail paintball business (including internet sales, retail stores, store fronts, etc.) at any other location under the same business entity? \_\_\_ Yes \_\_\_ No

If yes, please describe: \_\_\_\_\_

3. Is any equipment rented out of your field pro-shop or retail store (off site and unsupervised)? \_\_\_ Yes \_\_\_ No

4. Are there any services or activities on the premises other than paintball? \_\_\_ Yes \_\_\_ No

If yes, please describe: \_\_\_\_\_

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

5. Do you operate a paintball field at any other location? (Diagrams are required for each location.) \_\_\_ Yes \_\_\_ No

6. Are safety signs posted at your facility? \_\_\_ Yes \_\_\_ No

7. Are daily safety briefings conducted for each player? \_\_\_ 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?  Yes  No  
Is the staging area supervised at all times by employees?  Yes  No
10. Are there any climbing structures 4' or higher in the area of play?  Yes  No  
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 are Prohibited.**
11. Is alcohol sold or permitted at this site?  Yes  No  
If yes, submit your rules regarding consumption for approval at your facility: \_\_\_\_\_
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12. Are you using netting at your field?  Yes  No  
If no, are the paintball areas of play clearly marked-off with caution tape, rope, etc. at your field?  Yes  No  
Are you using inflatable bunkers?  Yes  No  
If yes, how are they secured? Metal Stakes \_\_\_\_\_ Plastic Stakes \_\_\_\_\_ Sandbags \_\_\_\_\_ Other \_\_\_\_\_
13. Are players required to wear full-face industry-approved safety goggles **at all times** during play, in the staging areas, and in the chronograph area?  Yes  No  
If no, please list your field requirements: \_\_\_\_\_
14. Are spectators allowed on the premises?  Yes  No  
Are spectators required to wear full-face industry-approved safety goggles?  Yes  No
15. Number of working chronographs? \_\_\_\_\_  
Are all paintball guns chronographed prior to each game?  Yes  No
16. Maximum paintball velocity allowed? Indoor: \_\_\_\_\_ (fps) Outdoor: \_\_\_\_\_ (fps)
17. Maximum velocity allowed for Snipers (100 feet from target)? \_\_\_\_\_ (fps)
18. Do you require players to complete a Health & Fitness Form or declare their fitness?  Yes  No
19. Are all participants (players) required to sign Waivers?  Yes  No  
Are parents and/or legal guardians required to sign Waivers on behalf of all minors (under 18)?  Yes  No  
Do you cross-check Waiver signatures with identity?  Yes  No
20. What is the minimum age requirement for your lead/head referee? \_\_\_\_\_  
What is the minimum age requirement for assistant referees? \_\_\_\_\_
21. What ratio of referees to players do you enforce at your facility? One referee for every \_\_\_\_\_ players.
22. What is the minimum age requirement for players at your facility?  
Regular Play \_\_\_\_\_ Private Games \_\_\_\_\_ Low Impact \_\_\_\_\_ First Strike \_\_\_\_\_
23. Do you have any motorized vehicles (including tanks) that are used at your field during play?  Yes  No
24. Do you host Off-Premise Events?  Yes  No
25. Are the following allowed at your facility (Y/N): \_\_\_\_\_Pyrotechnics \_\_\_\_\_Grenades \_\_\_\_\_Mines \_\_\_\_\_Nerf Rockets
26. Are players required to use barrel blocking devices in all non-play areas at your facility?  Yes  No
27. Do you perform any of the following at your facility (Y/N): \_\_\_\_\_Marker Repairs\_\_\_\_\_Marker Upgrades\_\_\_\_\_Modifications
28. How did you hear about us? \_\_\_\_\_ Magazine \_\_\_\_\_ Internet \_\_\_\_\_ Agent \_\_\_\_\_ Field Operator \_\_\_\_\_ Other
29. Do you allow firing modes other than semi-auto (1 ball per pull/cycle of the trigger)?  Yes  No
30. Do you own or lease the premises? \_\_\_\_\_ Lease \_\_\_\_\_ Own If leased, the following information is required:

Name of Property Owner	Complete Address	Insurable Interest (Landlord/Property Owner, etc.)

**Exposures – Annual Paintball Business Receipts (required)**

31. 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.
32. Total Annual Field Receipts (field fees/rentals)? \$ \_\_\_\_\_  
 Retail/Pro-Shop (equipment sales, food & drink, paintball supplies)? \$ \_\_\_\_\_  
 Customer equipment repair service charges and fees? \$ \_\_\_\_\_  
 Other non-paintball receipts? \$ \_\_\_\_\_

**PREVIOUS INSURANCE COVERAGE:**

Year	Name of Carrier	Premium	# of Claims/Injuries	\$ Losses Paid	Any Comments

**Five year Loss-Run History is required for this business unless it is a new facility not previously insured. If Loss- Run History is not available, and there have been no reported losses, a signed Statement of No Loss is required.**

33. Where are CO2 tanks stored, and how are they secured? \_\_\_\_\_
34. Are players allowed to fill their own tanks at your facility?  Yes  No
35. Have you or your staff received any type of training to perform tank fills?  Yes  No  
 Please list each employee and source: \_\_\_\_\_
36. Do you check weather forecast and conditions prior to play to ensure player safety?  Yes  No
37. Do you hire Concessionaires, Independent Contractors or Subcontractors?  Yes  No  
 If yes, for what activities or duties: \_\_\_\_\_  
 If yes, we require proof of insurance coverage listing your business as Additional Insured.
38. Do you provide on-the-job training or tryouts for your referees?  Yes  No  
 If no, please list your method of training: \_\_\_\_\_
39. Do you require background checks on all of your employees?  Yes  No  
 If no, do you require background checks on all employees working with minors?  Yes  No
40. Are employees cross-checked on the National Sex Offender Registry?  Yes  No
41. Is there at least one employee on duty at all times that is CPR certified?  Yes  No
42. Please complete the Outdoor and/or Indoor facility questions listed below:

**Outdoor Facility:**

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

**Indoor Facility:**

- Square feet of building? \_\_\_\_\_ Age of building? \_\_\_\_\_ Number of stories? \_\_\_\_\_
- Is your business located on the ground floor only?  Yes  No Square feet of play area? \_\_\_\_\_
- Does it have fire alarms?  Yes  No Sprinklers?  Yes  No
- What type of floor surface do you have? \_\_\_\_\_ 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/sawdust mix, 6-8" is recommended.)

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

I acknowledge and understand that any person or persons who knowingly and with intent to defraud any insurance company commits a fraudulent insurance act, which is a crime, and is subject to criminal and civil penalties. 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.

I hereby represent and confirm that the above information, to the best of my knowledge, is true and correct and further certify that I have read all of the questions and answers of this application. **It is understood and agreed that the completion of this application shall not be binding either to the proposed insured or to the company until accepted by the company or companies in writing.**

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**Signature of Applicant**

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**Date**

Send completed form to: Specialty Insurance LLC  
3620 Pelham Road #383, Greenville, SC 29615  
Phone: (888) 673-7228 Fax: (864) 458-8371  
Email [cturner@specialtyinsurancesc.com](mailto:cturner@specialtyinsurancesc.com) or  
[bobbysharp@specialtyinsurancesc.com](mailto:bobbysharp@specialtyinsurancesc.com)

## PAINTBALL FIELD OPERATOR SAFETY REQUIREMENTS

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 Report 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. Each operator is required 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 3x5mm rectangle. Bunkers should be placed 15' from 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 before each new set of games. A chronograph referee must be available at all times to strictly enforce velocity guidelines. Paintball marker velocities must be adjusted so that three (3) consecutive shots through the chronograph do not exceed: **300 FPS for Outdoor games and 250-275 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 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.
13. **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.
14. **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.
15. **SPECTATORS:** Spectators are required to wear safety goggles at all times unless they are kept at a minimum of six (6) feet from the netting at all times. **No exceptions.**