

YMCA Questions

Thank you for the submission on the above captioned. Can you advise:

--Has applicant had any insurance (personal or commercial) declined, cancelled or non-renewed in the last three years?

--Has applicant had any tax liens or bankruptcies (personal or commercial) within the last five years?

--If this is a new business, provide a description of the owner's prior experience managing or owning this type of business (they need a minimum of 2 years experience).

--If an existing business, provide loss history for the last three years (or fewer years if not in business for three years).

Operational Questions

--Provide complete description of insured's operations:

--Any 24 hour exposure?

--Please provide hours of operation.

--Premises: Is it built for occupancy?

--Housekeeping: Is facility free of clutter, electrical cords routed away from doorways, hallways, and aisles?

--Are meals provided?

--Are slip proof mats or slip proof flooring provided in kitchen areas?

--Is there proper guarding on kitchen equipment (slicers, mixers, etc.)?

--Do employees travel out of state or internationally?

--Any volunteers?

--Are volunteers covered?

--Does applicant provide transportation?

--Are MVRs checked?

--Does applicant provide crisis intervention services **away** from their premises?

--Does applicant operate shelters, housing, group homes or sheltered workshops?

--Any water exposures (swimming pools, lakes)?

--Are all lifeguards certified?

--Does insured operate summer camp?

-- If the entity is a sole proprietor or a partnership are the owners looking to be covered under this policy?