



OUTDOOR

Insurance proposal

Prepared for
Third Regiment



1/1/2025

Presented by Connor McCartney

About Lockton Affinity Outdoor

Lockton Affinity is a subsidiary of Lockton Companies, the world’s largest privately-held insurance brokerage firm. Established in 1987, Lockton Affinity provides specialized insurance programs to niche markets. We are experts at leveraging the aggregated buying power of like groups of businesses and individuals to create tailor-made insurance products that meet the specific, unique needs of each group we serve.

At Lockton Affinity Outdoor, we provide specialized coverages to firearms owners and instructors, firearms businesses and clubs, and recreational and outdoor businesses across the United States. Our products are customized to fit your exact outdoor needs—protecting individuals’ firearms, livelihood, and finances; and organizations’ property, members, customers, and more.

With more than 20 years of experience serving outdoor enthusiasts and business owners, our dedicated outdoor team understands the risks you face—whether the great outdoors is your hobby, livelihood, or both. We are passionate about providing personalized service to each customer we serve.



Reasons to choose Lockton Affinity

- More than 20 years of industry experience
 - Firearm owners and firearm instructors
 - Firearm businesses and clubs
 - Recreational and outdoor businesses
- Dedicated Outdoor service and sales teams
- Live phone support
- Delegated underwriting authority for fast turnaround times
- Comprehensive coverage
 - Firearm and firearm replacement cost coverage
 - Personal Firearm Liability
 - Firearm Instructor Liability
 - Property coverage for a broad range of assets
 - General Liability
- Competitively-priced insurance premiums
- Online account access
 - Certificates of insurance
 - Online payment functionality
- Dedicated support
 - **Phone support:** (844) 401-9444
 - **Email support:** Info@LocktonAffinityOutdoor.com
 - **Website:** LocktonAffinityOutdoor.com

What our customers say about us



Great working with Lockton Affinity; they make the whole process easy.
They've been our insurance provider for 15 years!

—Robert House



I have had my Firearm Instructor Liability Insurance with Lockton Affinity for several years. I have never had a claim, but I have found the agents there friendly, knowledgeable, and easy to work with. The prices are reasonable and enrolling and renewing is very convenient.

—Luther Hall



I had a very good experience with the agents I have dealt with. I will pass these thoughts on to friends and relatives. Thank your agency for being there for our club!

—Kenney Moore



I have had coverage with Lockton for more than 15 years. Possibly 20 years. I have had a trouble-free relationship. My coverage provides a sense of security during times of increased theft and burglary. I hope to never need the coverage.

—Francis A. Bell



Lucky Buck Hunting Club has used Lockton Affinity for our insurance needs for years! Never had any problems – always an easy transaction. Will always use them; best rates!

—William Meriwether



I have had one claim with Lockton Affinity and it was handled quickly without any problems. I highly recommend Lockton Affinity.

—Charles Davis

Lockton Affinity Outdoor proposal

Proposal is valid for 30 days. Contact your sales rep if desired effective date is after 30 days. Please refer to the policies for complete terms, conditions, limitations, definitions and exclusions.

Client ID: 300975795

Quote date: 1/1/2025

Named Insured: Third Regiment
1016 7th Street Beaver PA 15009

Insuring company: Certain Underwriters of Lloyd’s of London
Non-Admitted, AM Best Rating: A s Excellent

Premium summary

Coverage	Premium	E&S	Accept	Decline
Professional Liability Not Quoted	\$			
General Liability	\$850	Y		
Employment Practices Liability	\$			
Cyber Liability	\$			
Excess Liability	\$			
Property*	\$			
Equipment breakdown cause of loss	\$			
Special property enhancements	\$			
Workers’ Compensation**	\$			
Gun show promotions	\$			
Taxes & surcharges***	\$45.50			
RPG fee****	\$125			
Total annual cost	\$1,020.50			

*If Property is declined, the quote will need to be rerated and proposed.

**If Workers’ Compensation is quoted in this proposal, the premium quoted should be considered an estimate. Any changes in Workers’ Compensation rates between the time of this proposal and binding and/or policy issuance are required to be applied by state requirements.

***Total taxes and fees are estimated and may change based on your final coverage selections.

**** The General Liability portion of the quote is made available through the Outdoor Solutions Risk Purchasing Group pursuant to legislation enacted by the U.S. Congress as the Federal Liability Risk Retention Act of 1986. You automatically become a member of

the purchasing group, subject to an RPG fee disclosed in this proposal, once your completed application has been approved and your premium to bind the coverage has been received.

Coverages

All coverages are subject to policy terms, conditions and exclusions. Exclusions include but are not limited to: Firearms Manufacturing and Ammunition Manufacturing. Ammunition Manufacturing does not include the reloading of a casing, shell or cartridge.

Professional Liability	Limits/coverage	Deductible
Firearms Instructor Professional Liability	\$Not Quoted	
Employee Practices Liability		

General Liability	Limits/coverage	Deductible
General Liability each occurrence	\$1,000,000	
General Liability aggregate	\$1,000,000	
Personal & advertising injury	\$1,000,000	
Damage to premises rented to you	\$100,000	
Bureau of Alcohol, Tobacco, Firearms and Explosives defense cost coverage	\$Not included	
Medical payments any one person	\$5,000	
Designated premises		
General Liability defense	\$1,000,000	
Hired and Non-Owned Auto Liability	\$Not Quoted	
Employee Benefits Liability		
Stop gap coverage		
Cyber Liability	\$100,000	\$1,000

Excess	Limits/coverage	Deductible
Excess Liability		

Property Not Quoted	Limits/coverage	Deductible
Building	\$	\$
Contents	\$ RC	\$
Theft		
Business Income and extra expenses	\$ Monthly limit of indemnity (72-hour waiting period)	
Equipment breakdown		

Building \$

BPP limit \$

Business Income \$

Deductible \$

Wind/hail deductible

Building \$

BPP limit \$

Business Income \$

Deductible \$

Wind/hail deductible

Building \$

BPP limit \$

Business Income \$

Deductible \$

Wind/hail deductible

Building \$

BPP limit \$

Business Income \$

Deductible \$

Wind/hail deductible

Special property enhancement coverages Not Quoted	Limits/coverage	Deductible
Employee theft	\$25,000	\$500
Forgery and alteration	\$25,000	\$500
Property off premises	\$25,000	
Property in transit (direct damage)	\$50,000 aggregate \$5,000 max per Item	\$500
Property in transit loss business income	\$50,000	\$500
Personal effects and property of others	\$50,000	
Sewer back-up	\$50,000	
Utility service direct damage	\$100,000 48-hour waiting period	

Workers' Compensation	Limits/coverage	Deductible
Bodily injury by accident	\$	
Bodily injury by disease – policy limit	\$	
Bodily injury by disease – per employee limit	\$	

Third Regiment

Payment options

Please indicate your selection by initialing in the box to the right of your preferred payment option.

Payment option	Selected
1. Pay in full (due prior to binding coverage)	
2. Premium Financing - 12 equal monthly installments	

Make checks payable to: Lockton Affinity, LLC; PO Box 874952; Kansas City, MO 64187

To bind coverage

- Indicate that you **accept** or **decline** each line of coverage quoted.
- Select your premium payment option.
- Sign and date below and email back to your representative.
- Terms are also subject to receipt of signed application and other conditions.

With your signature below and the payment of premium, you acknowledge your approval of the placement of your insurance coverage. You acknowledge that you understand the coverage offered and agree to the Lockton Affinity Terms and Conditions attached.

Acceptance of this quote does not bind coverage. Coverage is not bound until written confirmation is provided by Lockton Affinity, LLC.

Signature: _____ Date: _____

Printed name: _____ Title: _____

Desired effective date: _____

Binding subjectivities

Quote is subject to signed LPR prior to binding.

- (844) 401-9444 | Info@LocktonAffinityOutdoor.com | LocktonAffinityOutdoor.com

Lockton Affinity Terms and Conditions

PROGRAM OVERVIEW

Program insurance is administered by Lockton Affinity, LLC d/b/a Lockton Affinity Insurance Brokers, LLC in California #0795478 ("Lockton Affinity"). Coverage may not be available in all states and is subject to actual policy terms and conditions. Policy benefits are the sole obligation of the issuing insurance company ("Carrier"). Program sponsor may receive a royalty fee for the licensing of its name and trademarks as part of the insurance program offered to its members.

APPLICATION WARRANTY

You warrant that the information provided in the Application for Insurance (the "Application") is true and accurate. The information provided in the Application is relied upon in determining the eligibility for the insurance coverage offered. Any materially false statements with respect to the Application may result in a denial of coverage for a specific loss and/or void the policy entirely. Please see specific fraud warnings set forth below.

EARNED PREMIUM, FEES AND CHARGES

You acknowledge that the coverages quoted are subject to payment of premiums and include broker compensation (including standard commission) paid by the carrier and a program administration fee paid by you.

The following policy charges or fees may be deemed fully earned at the commencement of the policy period, even if the policy is later cancelled: (1) broker administration fee, (2) surplus lines taxes and fees, (3) broker compensation from the carrier and (4) Risk Purchasing Group fees (if applicable).

AGENT DISCLOSURE

You acknowledge that: Lockton Affinity, as the insurance agent and administrator for the program, will not release any of your individual insurance policy information to any party without your express written consent. This includes but is not limited to policy documents, expiration dates, or any personally identifiable information provided in order to bind your coverage. Lockton Affinity will receive certain compensation, including standard commission, from a carrier, intermediary or other third party as a result of the sale of insurance to you. These commissions received are for the placement/renewal of your insurance policy, day-to-day servicing, and/or other services Lockton Affinity has agreed to provide on your behalf. In addition, Lockton Affinity, in its role as administrator of the program, will charge a program administration fee which compensates Lockton Affinity for services performed, and related costs incurred, for association members. This charge is not part of any premium paid to any carrier and is non-refundable in the event of policy or membership cancellation.

Lockton Affinity may also be eligible to receive other forms of compensation such as incentive or contingency payments or bonuses and/or supplemental commissions from carriers, intermediaries (which may be affiliated with Lockton Affinity) or other third parties as a result of being an insurance broker (collectively, "Additional Compensation"). Contingency payments or bonuses are based on the overall performance of a partial or entire book of business Lockton Affinity places with a carrier, and Lockton Affinity's eligibility and the amount of any such compensation may vary depending on the line of business and a number of "contingent" factors related to future performance such as overall premium volume, premium growth year-over-year, persistency, profitability and/or retention targets set by the carrier. As such, a contingency payment received by Lockton Affinity from a carrier is difficult to tie back to any particular insurance policy. Additional Compensation in the form of supplemental commission is established at the beginning of each calendar year based on Lockton Affinity's historical and current performance typically measured using some or all of the same performance factors by which contingency payments are calculated. Lockton Affinity may also receive service fees from carriers for consulting and/or administration services specific to a carrier. These service fees are not tied to, dependent on or identified with any particular insurance placement. By submission of payment pursuant to this order, you consent and agree to Lockton Affinity's ability to receive the compensation outlined herein under all circumstances.

SURPLUS LINES INSURANCE/NON-ADMITTED CARRIER

The Carrier may be an excess/surplus lines insurer which is not licensed by or subject to the supervision of the insurance department of your state of residence. Policy coverage forms and rates are not subject to regulation by the insurance department of your state of residence. Excess/surplus lines insurers do not generally participate in state guaranty funds and therefore insureds are not protected by such funds in the event of the insurer's insolvency. Lockton Affinity is not an agent of the Carrier because surplus lines insurers are not permitted to appoint insurance producers. In accordance with applicable state law, insurance premiums, the administration fee and association membership dues, if any, are subject to applicable taxes.

NEW YORK REGULATION 194 DISCLOSURE

The following disclosure is provided pursuant to New York State Insurance Department Regulation 194 (11 NYCRR 30. 1, et seq.):

Lockton Affinity is an insurance producer licensed by the State of New York. Insurance producers are authorized by their license to: confer with insurance purchasers about the benefits, terms, and conditions of insurance contracts; offer advice concerning the substantive benefits of particular insurance contracts; sell insurance; and obtain insurance for purchasers. The role of an insurance producer in any particular transaction typically involves one or more of these activities.

Lockton Affinity may be eligible to receive compensation from the selling insurer or other third party based in whole or in part on the insurance contract(s) sold to you. Such compensation may vary depending on a number of factors, including the insurance contract(s) and the insurer(s) that you select. In some cases, other factors may affect the total compensation Lockton Affinity receives, such as the volume of business Lockton Affinity provides to an insurer and / or the profitability of the insurance contracts Lockton Affinity provides to an insurer.

You may request additional information about the compensation expected to be received by Lockton Affinity based in whole or in part on the sale of insurance to you and/or any alternative quotes presented to you by Lockton Affinity.

FRAUD WARNING

General fraud warning statement: Any person who knowingly and with intent to defraud any insurance company or another 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 and subjects the person to criminal and civil penalties.

Applicable in AL, AR, DC, LA, MD, NM, RI and WV:

Any person who knowingly (or willfully)* presents a false or fraudulent claim for payment of a loss or benefit or who knowingly (or willfully)* presents false information in an application for insurance is guilty of a crime and may be subject to restitution, fines or confinement in prison, or any combination thereof. *Applies in MD only.

Applicable in CA:

For your protection California law requires the following to appear on this form. Any person who knowingly presents a 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 CO:

It is unlawful to knowingly provide false, incomplete, or misleading facts or information to an insurance company for the purposes 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 FL and OK:

Any person who knowingly and with intent to injure, defraud or deceive any insurer files a statement of claim or an application containing any false, incomplete or misleading information is guilty of a felony (of the third degree)*. *Applies in FL only.

Applicable in KS:

Any person who, knowingly and with intent to defraud, presents, causes to be presented or prepares with knowledge or belief that it will be presented to or by an insurer, purported insurer, broker or any agent thereof, any written statement as part of, or in support of, an application for the issuance of, or the rating of an insurance policy for personal or commercial insurance, or a claim for payment or other benefit pursuant to an insurance policy for commercial or personal insurance which such person knows to contain materially false information concerning any fact material thereto; or conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act.

Applicable in KY, NY, OH and PA:

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* (not to exceed five thousand dollars and the stated value of the claim for each such violation)**. *Applies in PA only. ** Applies in NY only.

Applicable in ME, TN, VA, and WA:

It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties (may)* include imprisonment, fines and denial of insurance benefits. *Applies in ME only.

Applicable in NJ:

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 OR:

Any person who knowingly and with intent to defraud or solicit another to defraud the insurer by submitting an application containing a false statement as to any material fact may be violating state law.

Applicable in PR:

Any person who knowingly and with the intention of defrauding presents false information in an insurance application, or presents, helps, or causes the presentation of a fraudulent claim for the payment of a loss or any other benefit, or presents more than one claim for the same damage or loss, shall incur a felony and, upon conviction, shall be sanctioned for each violation by a fine of not less than five thousand dollars (\$5,000) and not more than ten thousand dollars (\$10,000), or a fixed term of imprisonment for three (3) years, or both penalties. Should aggravating circumstances [be] present, the penalty thus established may be increased to a maximum of five (5) years, if extenuating circumstances are present, it may be reduced to a minimum of two (2) years.

ELECTRONIC DELIVERY OF POLICY DOCUMENTS

By agreeing to pay the quoted premium and directing Lockton Affinity to bind coverage on your behalf, you also consent and agree to receive your insurance policy documents in an electronic format including:

- Your insurance policy, including the policy declarations and policy coverage forms and endorsements
- Other supporting documents in connection with your insurance policy, including but not limited to, billing statements, legally required notices and other official correspondence
- Notices of cancellation
- Notices of nonrenewal

This consent applies to all policies you purchase.

You have the right to:

- Select paper delivery and withdraw your consent to receive your insurance policy/coverage documents and/or other supporting documents in connection with your insurance policy in an electronic format.
- Select paper delivery in addition to electronic delivery.

You agree that the email address you have provided in your application is current and that you are able to access the policy documents, other supporting documents and notices sent to your email address. You also agree to notify us at the address provided below of any changes in your email address.

To elect an option other than electronic delivery or to update your electronic mail address, please contact your Lockton Affinity representative at (844) 401-9444.