

## CRYOTHERAPY INSURANCE POLICY APPLICATION

NOTICE: THE POLICY FOR WHICH THIS APPLICATION IS MADE IS A CLAIMS MADE AND REPORTED POLICY SUBJECT TO ITS TERMS. THE POLICY APPLIES ONLY TO ANY CLAIM FIRST MADE AGAINST THE INSUREDS AND REPORTED IN WRITING TO THE UNDERWRITERS DURING THE POLICY PERIOD OR THE OPTIONAL EXTENSION PERIOD, IF APPLICABLE. AMOUNTS INCURRED AS CLAIMS EXPENSES SHALL REDUCE AND MAY EXHAUST THE LIMIT OF LIABILITY AND ARE SUBJECT TO THE DEDUCTIBLE. THE UNDERWRITERS ARE NOT LIABLE FOR CLAIMS EXPENSES OR DAMAGES ONCE THE LIMIT OF LIABILITY IS EXHAUSTED. PLEASE READ THIS POLICY CAREFULLY.

Please fully answer all questions and submit all requested information. Terms appearing in bold face in this Application are defined in the Policy and have the same meaning in this Application as in the Policy. If you do not have a copy of the Policy, please request it from your agent or broker.

,	General Information							
1.	Legal Name of Entity:							
	Address: Sta	ate:	7IP·		Telephone:			
	Website:	Facebook	Instagram	Snapchat				
	FEIN:		J	'				
	Hours of Operation:							
	If additional locations, please add on pa	age 6 of applicat	ion.					
2.	Are clientele given remote access or al treatments? Yes No If yes, please provide details.		•			nployee s	upervisin	g the
3.	The Entity has continuously been in existence sinceand is a  Corporation Partnership Individual Other:							
4.	Is the Applicant controlled or owned by enterprise? If yes, please explain:	, associated or a	affiliated with,	or does it owr		business	Yes	No
5.	Limits of Liability Desired \$500K/\$5	500K \$500K	/\$1MM \$	1MM/\$3MM	\$2MM/\$4	MM		
6.	Are any significant changes in the natu months? Or have there been any such				oated over th Yes		elve (12)	)
7.	Total Gross Annual revenue for ALL se current fiscal year proje	ervices offered for ected next fiscal	or last fiscal ye year	ar (12 mos) _ 		Antio	cipated	
8.	Do you provide any services to animals	s?			Yes	No		
	If yes, please provide the following:							
	<ul><li>a. Equine (please complete equ</li><li>b. Canine - no of treatments</li><li>c. Other (please provide full def</li></ul>	% of tot	al revenues					- 
9.	Please describe in detail the types of service the Applicant is engaged in and indicate the <b>Gross Revenues</b> derived from each:							
	Service	Past Fiscal Yr. Projected of ap	• ,		No. of tota	l Treatme	ents	
	Cryotherapy – Whole Body/Sauna	\$						
	IV Therapy (complete supplemental)	\$						
	Infrared Sauna	\$						
	Massage Therapy	\$						
	Cryotherapy – Local	\$						
	Float Tanks	\$						
	Weight Loss Services	\$						
	MediSpa Treatments	\$						
	Other:	\$						

<u>Other:</u>		-
Please provide the percentage of local treatments by type (must total 100%):		
Rehabilitative/Pain Management: Weight Loss & Body Contouring		
Aesthetic/Facials Other (explain) Details		
If more space is needed, please list on page 6 of the application:		
Do you sell any products?	Yes	No
Gross receipts (excluding private label): \$		
<ul> <li>a. Do you private label products for sale?</li> <li>b. Do you sell or distribute herbal supplements, homeopathic remedies or nutraceuticals, drugs without approval orproducts requiring a physician's prescription? Yes No</li> <li>If Yes, please give details</li> </ul>	Yes ut FDA	No
c. Do any of these products contain cannabis, THC or other marijuana derivatives/related products?	Yes	No
Do you want to include General Liability?	Yes	No
Do you want Business Personal Property and/or Business Income Insurance?	Yes	No
a. Please break down the percentage of mobile services by location performed (must equal 100%):  1. Nursing Homes/Hospitals  2. Private Residences  3. Offices/Other businesses (not your own)  4. Trade Shows/Business Expo  5. Fairs Please provide average daily attendance		No
		ou —
9. Other? Please provide full details:		_
and the annual number each:		
List the make and model of each Cryotherapy or other device and the number of each in use:		
evice Make and Model:    Number	Nitro Yes Yes Yes Yes	Cryo No No No No
	Rehabilitative/Pain Management: Weight Loss & Body Contouring  Aesthetic/Facials Other (explain) Details  If more space is needed, please list on page 6 of the application:  Do you sell any products?  Gross receipts (excluding private label): \$	Rehabilitative/Pain Management: Weight Loss & Body Contouring



15.	Do you assess/treat scarring, stretchmarks, burns, etc.? Yes No If Yes:			
	Which machine(s)/treatment(s) do you use?	or that		
16.	Please provide the number of employees or independent contractors and whether or not they carry their own i medical malpractice coverage for their services on behalf of this entity:	ndividu	ıal	
	Independent Certified and/or	S		
Ce	Employee Contractor State Licensed C rtified Cryo Technicians Yes No	Own Insurance Yes No		
Me	Sage Therapists	Yes Yes Yes	No No No	
17.	Do you have a medical director? If yes, please provide name			
18.	Are you aware of, advertise for or otherwise promote Cryo services to professional /collegiate athletes, celebr high profile clients?  Yes No  If Yes, please give  a) Associated revenues: \$Annual treatments:  b) Type of Athletes (i.e. pro/collegiate football, MMA, actor/actress, politician, etc.)  c) List these clients by name (if more space is needed please use page 5):			
	What is the minimum temperature you use in Cryo treatments?°F			
20.	How long have they been working with Cryo devices?			
21.	What training do the operators receive?		_	
22.	How many employees are trained to use the Cryo devices?		-	
23.	23. Do you have an operating protocol in place that requires supervision at all times whilst the device is in use? Yes			
24.	24. Does the application provide <u>dry</u> hand and foot protection prior to use of cryotherapy equipment?			
25.	If the Applicant provides completely enclosed cryochambers, is <u>dry</u> head protection provided? Yes	No	N/A	
26.	Does the Applicant screen for medical conditions that may not be suitable for cryotherapy?	Yes	No	
27.	Does the Applicant use nitrogen monitors in cryotherapy rooms? (Electric Cryo Chamber. Nitrogen for			
	Local Cryo only)	Yes	No	
28.	Does the Applicant limit cryotherapy sessions to the manufacturer recommended time limit?	Yes	No	
29.	Does the Applicant ensure that patients are able to exit cryotherapy machines without assistance?	Yes	No	
30.	Does the Applicant require all patients to sign an informed consent form?	Yes	No	
31.	Does the Applicant regularly inspect and calibrate cryotherapy machines as recommended by the			
	manufacturer?	Yes	No	
32.	. Are staff trained to provide first aid or CPR?			
33.	Does the Applicant allow staff or patients to provide cryotherapy to themselves?	Yes	No	
34.	Do you operate under a Franchise Agreement?	Yes	No	
	If Yes, Franchisor Name:			
	a. Do you own or rent/lease equipment from them?			
	b. Do you have a current service agreement for equipment maintenance with them?	Yes	No	
35.	Do you have a written procedure to document incidents and adverse reactions?	Yes	No	



36.	Has any applicant, employee or independent contractor of the applicant, or any owner or office ever been							
	convicted of a criminal act other than a traffic offense?	Yes	No					
37.	Has any applicant, employee or independent contractor of the applicant, or any owner or office ever been							
	treated for alcoholism or drug addiction (if yes, please attach details)?	Yes	No					
38.	Has any applicant, employee or independent contractor of the applicant, or any owner or office ever had ar							
	state professional license or license to prescribe narcotics suspended, revoked, renewal refused, or	-,						
	restricted or ever voluntarily surrendered a license? (if yes, please attach details)  Yes	No						
20		NO						
39.	Do you have all clients sign waivers of liability and/or informed consent forms prior to treatment in your							
	facility and retain these forms in the clients' files?	Yes	No					
40.	Do you require a Physician signed prescription which will be kept on file for a minimum of 5 years for all	Do you require a Physician signed prescription which will be kept on file for a minimum of 5 years for all						
	Cryotherapy treatments?	Yes	No					
41.	Is there a medical director?	Yes	No					
	If yes, do they have their own medical malpractice?		_					
42.	Have you in the past, or do you plan to begin in the future, provide or offer services to anyone under the age of 18?  Yes No							
	If Yes, please provide a breakdown of the age of minors treated by percent (must total 100% of minor services):  • Under 5 years old							
	a. Please state the average number of monthly visits for clients under 18	a. Please state the average number of monthly visits for clients under 18						
	b. Are employees in the same room as clients under 18 when they are undressing?  Yes No	)						
	c. Are there cameras in the treatment rooms?	0						
	e. Does the insured follow all manufacturer's guidelines for all machines, modalities, treatments and services, including but not limited to any age restrictions? Yes No							
	f. Does the insured require an expanded waiver, signed by the parent/guardian that lists any additional							
	risks of treatments based on age? Yes No							
	g. What specific services, modalities, and treatments are minors under the age of 14 allowed to receive?							
	Please list all services for minors under 14							
	i loado nat an adividos foi filificia anadi. 17							
	Insurance History							
43.	Please provide history of professional liability insurance for past five years (if none, state none)							
	Carrier:Limit:Premium:Term							
	Carrier:Limit:Premium:Term							
	Carrier:Limit:Premium:Term							
	Carrier:Limit:Premium:Term							
	Carrier:Limit:Premium:Term							





attach details Yes No
Who is your nitrogen provider? Has any professional liability or general liability insurance ever been declined or cancelled? Yes No
Have any of the Applicant's current professional liability or general liability Underwriters formally indicated intent not to offer renewal terms?  Yes No  If Yes, please explain:
Has the Applicant or any director, officer, partner or principal been a party to any lawsuit or other legal proceeding or been the subject of a disciplinary action as a result of their professional activities?  Yes No
Is the Applicant aware of any errors, omissions or claims (including any circumstances reported to previous Underwriters which have not developed into claims) during the last five (5) years? Yes No
Has the Applicant or any director, officer, employee or other proposed Insured given written notice under the provisions of any prior or current errors or omissions or professional liability policy of specific facts or circumstances which might give rise to a Claim being made against any proposed Insured? Yes No
List additional insured needed:
Name/Address of AlRelationship of Al

44. Do you offer any childcare or are any other business operations taking place on your premises? If yes, please

The undersigned declares that the statements set forth herein are true and include all material information. For New Hampshire applicants, the foregoing statement is limited to the best of the undersigned's knowledge, after reasonable inquiry. The undersigned agrees that if the information supplied in this Application changes between the date of this Application and the effective date of the insurance, he/she will, in order for the information to be accurate on the effective date of the insurance, immediately notify the Underwriters of such changes, and the Underwriters may withdraw or modify any outstanding quotations or authorizations or agreements to bind the insurance.

Signing of this Application does not bind the Applicant or the Underwriters to complete the insurance, but it is represented that the statements contained in this Application and the materials submitted herewith are the basis of the contract should a Policy be issued and have been relied upon by the Underwriters in issuing any Policy. The Underwriters is authorized to make any investigation and inquiry in connection with this Application as it deems necessary.

All written statements and materials furnished to the Underwriters in conjunction with this Application are hereby incorporated by reference into this Application and made a part hereof. This Application and materials submitted with it shall be retained on file with the Underwriters and shall be deemed attached to and become part of the Policy if issued. For North Carolina, Utah, and Wisconsin Applicants, such Application and materials are part of the policy, if issued, only if attached at issuance.

NOTICE TO NEW YORK APPLICANTS: THE POLICY FOR WHICH THIS APPLICATION IS MADE IS A CLAIMS MADE POLICY SUBJECT TO ITS TERMS. UPON TERMINATION OF COVERAGE FOR ANY REASON, A 60-DAY AUTOMATIC EXTENSION PERIOD WILL APPLY. FOR AN ADDITIONAL PREMIUM, AN OPTIONAL EXTENSION PERIOD CAN BE PURCHASED AS INDICATED IN ITEM 8. OF THE DECLARATIONS.EXCEPT AS OTHERWISE PROVIDED HEREIN, THIS POLICY ONLY APPLIES TO CLAIMS FIRST MADE DURING THE POLICY PERIOD, THE AUTOMATIC EXTENSION PERIOD OR, IF APPLICABLE, THE OPTIONAL EXTENSION PERIOD. NO COVERAGE EXISTS FOR OCURRENCES WHICH TAKE PLACE PRIOR TO THE RETROACTIVE DATE STATED IN THE POLICY. NO COVERAGE EXISTS FOR CLAIMS MADE AFTER THE END OF THE POLICY PERIOD AND THE AUTOMATIC EXTENSION PERIOD UNLESS, AND TO THE EXTENT, THE OPTIONAL EXTENSION PERIOD APPLIES. NO COVERAGE WILL EXIST AFTER THE EXPIRATION OF THE AUTOMATIC EXTENSION PERIOD OR, IF PURCHASED, THE OPTIONAL EXTENSION PERIOD, WHICH MAY RESULT IN A POTENTIAL COVERAGE GAP IF PRIOR ACTS COVERAGE IS NOT SUBSEQUENTLY PROVIDED BY ANOTHER UNDERWRITER. THE LIMIT OF LIABILITY AVAILABLE TO PAY DAMAGES OR SETTLEMENTS SHALL BE REDUCED AND MAY BE EXHAUSTED BY CLAIMS EXPENSES AND CLAIMS EXPENSES SHALL BE APPLIED TO THE DEDUCTIBLE. THE UNDERWRITERS ARE NOT OBLIGATED TO PAY CLAIMS EXPENSES OR ANY SETTLEMENTS OR JUDGMENTS AFTER THE LIMIT OF LIABILITY HAS BEEN EXHAUSTED. DURING THE FIRST SEVERAL YEARS OF A CLAIMS-MADE RELATIONSHIP, CLAIMS-MADE RATES ARE COMPARATIVELY LOWER THAN OCCURRENCE RATES, AND THE INSURED CAN EXPECT SUBSTANTIAL ANNUAL PREMIUM INCREASES, INDEPENDENT OF OVERALL RATE INCREASES, UNTIL THE CLAIMS-MADE RELATIONSHIP REACHES MATURITY.



NOTICE TO MINNESOTA APPLICANTS: THE POLICY FOR WHICH THIS APPLICATION IS MADE IS A CLAIMS MADE AND REPORTED POLICY SUBJECT TO ITS TERMS. THIS POLICY APPLIES ONLY TO ANY CLAIM FIRST MADE AGAINST THE INSUREDS AND REPORTED TO THE UNDERWRITERS DURING THE POLICY PERIOD OR OPTIONAL EXTENSION PERIOD, IF APPLICABLE. THIS MEANS THAT ONLY CLAIMS ACTUALLY MADE DURING THE POLICY PERIOD ARE COVERED UNLESS COVERAGE FOR AN OPTIONAL EXTENSION PERIOD IS PURCHASED. IF AN OPTIONAL EXTENSION PERIOD IS NOT MADE AVAILABLE TO YOU, YOU RISK HAVING GAPS IN COVERAGE WHEN SWITCHING FROM ONE COMPANY TO ANOTHER. MOREOVER, EVEN IF SUCH A REPORTING PERIOD IS MADE AVAILABLE TO YOU, YOU MAY STILL BE PERSONALLY LIABLE FOR CLAIMS REPORTED AFTER THE PERIOD EXPIRES. CLAIMS MADE POLICIES MAY NOT PROVIDE COVERAGE FOR NEGLIGENT ACTS, ERRORS OR OMISSIONS OF THE INSURED IN RENDERING OR FAILING TO RENDER PROFESSIONAL SERVICES COMMITTED BEFORE A FIXED RETROACTIVE DATE. RATES FOR CLAIMS MADE POLICIES ARE DISCOUNTED IN THE EARLY YEARS OF A POLICY, BUT INCREASE STEADILY OVER TIME. AMOUNTS INCURRED AS CLAIMS EXPENSES SHALL REDUCE AND MAY EXHAUST THE LIMIT OF LIABILITY AND ARE SUBJECT TO THE DEDUCTIBLE.

I HAVE READ THE FOREGOING APPLICATION OF INSURANCE INCLUDING ATTACHMENT "A" AND REPRESENT THAT THE RESPONSES PROVIDED ON BEHALF OF THE APPLICANT ARE TRUE AND CORRECT.

## FRAUD WARNING DISCLOSURE

ANY PERSON WHO, WITH INTENT TO DEFRAUD OR KNOWING THAT (S)HE IS FACILITATING A FRAUD AGAINST THE INSURER, SUBMITS AN APPLICATION OR FILES A CLAIM CONTAINING A FALSE OR DECEPTIVE STATEMENT MAY BE GUILTY OF INSURANCE FRAUD.

NOTICE TO ALABAMA, ARKANSAS, LOUISIANA, NEW MEXICO AND RHODE ISLAND APPLICANTS: 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.

NOTICE TO COLORADO APPLICANTS: 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.

NOTICE TO DISTRICT OF COLUMBIA APPLICANTS: WARNING: IT IS A CRIME TO PROVIDE FALSE OR MISLEADING INFORMATION TO AN INSURER FOR THE PURPOSE OF DEFRAUDING THE INSURER OR ANY OTHER PERSON. PENALTIES INCLUDE IMPRISONMENT AND/OR FINES. IN ADDITION, AN INSURER MAY DENY INSURANCE BENEFITS IF FALSE INFORMATION MATERIALLY RELATED TO A CLAIM WAS PROVIDED BY THE APPLICANT.

**NOTICE TO FLORIDA APPLICANTS**: 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.

NOTICE TO KANSAS APPLICANTS: 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 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.



**NOTICE TO MAINE, TENNESSEE, VIRGINIA AND WASHINGTON APPLICANTS**: 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 OR A DENIAL OF INSURANCE BENEFITS.

NOTICE TO MARYLAND APPLICANTS: ANY PERSON WHO KNOWINGLY OR WILLFULLY PRESENTS A FALSE OR FRAUDULENT CLAIM FOR PAYMENT OF A LOSS OR BENEFIT OR KNOWINGLY OR WILLFULLY PRESENTS FALSE INFORMATION IN AN APPLICATION FOR INSURANCE IS GUILTY OF A CRIME AND MAY BE SUBJECT TO FINES AND CONFINEMENT IN PRISON.

**NOTICE TO OKLAHOMA APPLICANTS**: 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.

NOTICE TO KENTUCKY, NEW JERSEY, NEW YORK, OHIO AND PENNSYLVANIA APPLICANTS: ANY PERSON WHO KNOWINGLY AND WITH INTENT TO DEFRAUD ANY INSURANCE COMPANY OR OTHER PERSON FILES AN APPLICATION FOR INSURANCE OR STATEMENT OF CLAIMS 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. (IN NEW YORK, THE CIVIL PENALTY IS NOT TO EXCEED FIVE THOUSAND DOLLARS (\$5,000) AND THE STATED VALUE OF THE CLAIM FOR EACH SUCH VIOLATION.)

Please list additional locations, additional services, etc. here:
Signed: Date:
Print Name:
(Owner, Partner, Authorized Officer)
Authorized Representative
If this Application is completed in Florida, please provide the Insurance Agent's name and license number as designated. If this Application is completed in Iowa or New Hampshire, please provide the Insurance Agent's name and signature only.
Name of Insurance Agent & License Identification No
Authorized Representative