**Climbing Wall Facility Insurance Application**

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 **Section I. - General Information**

Named Insured (Legal Name):

Doing business as:

Type of Operation: [ ]  Climbing Gym [ ]  Other (describe):

Insured is: [ ]  Corporation [ ]  Partnership [ ] Joint Venture [ ]  Other (explain)

Do you Own or Lease your Gym?: [ ]  Own [ ]  Lease

If Own, do you have a separate entity that owns the Building, Property or Real Estate? [ ]  Yes [ ]  No

If yes, what is the Legal name?

Number of Locations (separate application required for each location):

 Location 1 Address:

 (Street) (City) (State) (Zip)

 Location 2 Address:

 (Street) (City) (State) (Zip)

Mailing Address:

 (Street) (City) (State) (Zip)

Contact Person:       Title:

Phone number:       E-mail address:       Website address:

Years in Business:       FEIN #:

Are you a current member of the Climbing Wall Association (CWA)? [ ]  Yes [ ]  No

**Please note that only CWA members can access the CWA Insurance Program**

Are you a member of any other associations? (If yes, please list)

**Section II. – Current Coverage and Claim Information**

Select desired coverage and provide Effective Date, Premium, Number of Claims and Amount Paid in claims. If you have not had any claims or losses, then write in “0” or “none.” Separate applications required for certain coverage requests.

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Coverage** | **Quote Requested** | **Effective Date** | **Premium** | **Number of Claims** | **Amount Paid in Claims** |
| General Liability | [ ]  |      |      |      |      |
| Umbrella/Excess | [ ]  |      |      |      |      |
| Accident Medical | [ ]  |      |      |      |      |
| Property | [ ]  |      |      |      |      |
| Auto | [ ]  |      |      |      |      |
| Liquor Liability | [ ]  |      |      |      |      |
| Worker’s Compensation | [ ]  |      |      |      |      |
| Directors & Officers | [ ]  |      |      |      |      |
| Other       | [ ]  |      |      |      |      |

**Describe all claims for any coverage listed above:**

**Please Provide 5 years of currently valued Loss Runs for all coverage requested.**

**Section III. – Revenue, Activity and Participant Detail:**

|  |  |
| --- | --- |
| **Total Annual Revenue** | $      |
| Climbing Wall (including Bouldering) | $      |
| Retail Shop | $      |
| Equipment Rental | $      |
| Special Events, including Competitions  | $      |
| Portable Wall | $      |
| Camps | $      |
| Fitness/Yoga/Strength Training | $      |
| Concessions | $      |
| Off-Site Activities | $      |
| Alcohol or Liquor Sales | $      |
| Other:       | $      |
| Other:        | $      |
| Other:       | $      |

**Please select all activities that you have and indicate if they are at your gym and/or at off-site (another climbing gym, state park, etc.) locations:**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Activity** | **On-site** | **Off-site** | **Activity** | **On-site** | **Off-site** |
| Roped/Wall Climbing | [ ]   | [ ]   | Instructional Classes | [ ]   | [ ]   |
| Lead Climbing | [ ]   | [ ]   | Portable Wall | [ ]   | [ ]   |
| Ice Climbing | [ ]   | [ ]   | Team Building | [ ]   | [ ]   |
| Bouldering | [ ]   | [ ]   | Private Instruction | [ ]   | [ ]   |
| Auto-Belay | [ ]   | [ ]   | Climbing Team | [ ]   | [ ]   |
| Treadwall | [ ]   | [ ]   | Slackline | [ ]   | [ ]   |
| Day Camps | [ ]   | [ ]   | Transport Participants | [ ]   | [ ]   |
| Overnight Camps | [ ]   | [ ]   | Lock-ins | [ ]   | [ ]   |
| Ropes/Challenge Course | [ ]   | [ ]   | Fitness | [ ]   | [ ]   |
| Inflatable Games | [ ]   | [ ]   | Rappelling: | [ ]   | [ ]   |
| Water activities (pool, swimming, kayaking, etc.) | [ ]   | [ ]   | Other, explain:      | [ ]   | [ ]   |
| Guided Trips/Expeditions | [ ]   | [ ]   | Other, explain:      | [ ]   | [ ]   |

**Participant Numbers:**

Annual Number of Adult Gym Members       Annual Number of Youth Gym Members

**Estimate the total number of climbers/participants that participate in your Gym’s activities (on-site and off-site). Count each climber/participant one time regardless of number of visits:**

Annual number of Adult participants**:**       Annual number of Youth participants**:**

**Section IV. – Gym Overview:**

1. What is the total square footage of your gym?
2. Do you have tenants? [ ]  Yes [ ]  No
	1. If yes, describe and provide square footage they occupy:
3. Do you have a Certificate of Occupancy and all necessary permits & licenses? [ ]  Yes [ ]  No
4. Who designed and installed your climbing structure?
5. When was it installed?
6. Was the gym built to CWA or similar standards? [ ]  Yes [ ]  No
7. Does your state require an annual inspection? [ ]  Yes [ ]  No
8. How often are the climbing structures inspected, when was the last inspection and who performed it?
	1. Were all recommendations followed? [ ]  Yes [ ]  No
	2. If not, then why not?
9. Describe the installed landing surfaces in:
	1. General Climbing area:
	2. Bouldering area):
	3. Do you allow the use of supplemental pads in the bouldering area? [ ]  Yes [ ]  No
10. When was your installed flooring last updated? Describe updates:
11. Describe where Warning and Safety Rules are placed in the Gym:
12. Are the facility rules prominently posted within the facility? [ ]  Yes [ ]  No
13. Is there video camera surveillance? [ ]  Yes [ ]  No
	1. If yes, indoor, outdoor (parking area) or both:
	2. Do you save the recording in the event of serious injury or accident? [ ]  Yes [ ]  No
14. Describe Emergency Equipment that is maintained on site (i.e first aid kit, Automatic External Defibrillator/AED, rescue bag, etc.)
15. Do you provide or rent personal protective equipment to climbers in your facility, including but not limited to, belay devices, carabiners, climbing harnesses, or lead ropes? [ ]  Yes [ ]  No
16. What types of Belay devices are allowed?
17. Are GriGris or similar devices allowed/required/banned? [ ]  Allowed [ ]  Required [ ]  Banned
18. Do you require the climber to successfully complete an orientation, training and/or assessment prior to allowing the climber to use an unfamiliar piece of equipment without staff assistance or direct supervision? [ ]  Yes [ ]  No
19. Describe your Equipment inspection and maintenance policy for facility-owned equipment, including but not limited to, belay devices, carabiners, harnesses, ropes, lead ropes, webbing, and cordage:
20. Do you maintain inspection records of facility-owned equipment? [ ]  Yes [ ]  No
21. Do these records include information on the age of facility-owned equipment, [ ]  Yes [ ]  No
	1. If not, why not?
22. Are climbers allowed to use personal protective equipment? [ ]  Yes [ ]  No
23. Do you reserve the right to disallow the use of personal protective equipment? [ ]  Yes [ ]  No
	1. If yes, under what circumstances:

**Section V: Operations and Employee Training**

1. Do you follow the CWA Industry Practices? [ ]  Yes [ ]  No
2. Describe the supervisory plan for the climbing facility, including how walls are monitored, during the hours of operation.
3. Do you have a written operations manual that contain necessary operating policies, procedures and/or practices? [ ]  Yes [ ]  No
4. Do you have a program in place for training employee/staff/volunteers in all relevant aspects of your gym’s operations? [ ]  Yes [ ]  No
5. Do you maintain an Employee Training checklist or log that records the training received by each employee/staff member? [ ]  Yes [ ]  No
6. Do you evaluate your employee’s performance periodically? [ ]  Yes [ ]  No
7. Do you have a workplace safety program in place and train employees in essential workplace safety measures for work at height? [ ]  Yes [ ]  No
8. Do you have a written emergency response plan in place that addresses prompt and appropriate response to accidents, injuries, illnesses and other emergencies? [ ]  Yes [ ]  No
	1. Please provide a copy or an outline of this plan.
9. Are Staff trained on emergency protocol and response? [ ]  Yes [ ]  No
10. Do you have a system of incident/accident reporting in place to inform management of potentially reportable incidents? Please provide a copy of your incident report. [ ]  Yes [ ]  No
11. Do you have any Independent Contractors? [ ]  Yes [ ]  No
	1. If yes, describe, such as: route setters (including competitions), inspectors, fitness/yoga instructors, climbing team coaches, or any other activity?
	2. Do all independent contractors sign an independent contractor agreement? [ ]  Yes [ ]  No
12. Are independent contractors required to carry Liability insurance and name the Gym as additional insured? [ ]  Yes [ ]  No
	1. If not, why not?
13. Describe the route setting program in place at your facility. Describe any policies you maintain regarding risk management as it pertains to route-setting. For example, is the area below the route setting secured?:
14. Number of Employees: Full time:       Part time:       Independent Contractors:

**Indicate certification or credentials are held by staff:**

|  |  |  |  |
| --- | --- | --- | --- |
|  | **All Staff** | **Some Staff (**explain: i.e. outdoor guides only, climbing team coach, etc.) | **None** |
| **CPR** | [ ]  | [ ]        | [ ]  |
| **First Aid** | [ ]  | [ ]        | [ ]  |
| **Climbing Wall Association Certified Instructor** | [ ]   | [ ]        | [ ]  |
| **Other:** | [ ]   | [ ]        | [ ]  |
| **Other:** | [ ]   | [ ]        | [ ]  |
| **Other:** | [ ]   | [ ]        | [ ]  |

**Section VI: Participant Screening, Training and Assessment**

1. Do you provide an orientation or introduction to each and every new client that provides general information about the climbing areas, types of climbing allowed or not allowed and any other rules or restrictions on the use of the facility? [ ]  Yes [ ]  No
	1. If no, please provide additional detail regarding your orientation/introduction process:
	2. Please provide a copy or outline of this orientation.
2. Do you describe the reasonably foreseeable hazards and risks associated with your products and services with the customer prior to participation and warn them that risks exist in climbing that cannot be eliminated? [ ]  Yes [ ]  No
3. Describe your screening process for new clients prior to allowing full access to the facility:

1. Describe how you manage climber access within the facility according to the climber’s level of proficiency.

1. Do you provide a top rope belaying and climbing test that each and every belayer must pass before being allowed to belay without staff assistance or direct supervision? [ ]  Yes [ ]  No
	1. Are the results of this test recorded and kept in a record keeping retrieval system?

 [ ]  Yes [ ]  No

1. What you check for during your Belay Test?
	1. If Belay Test is not passed, when is the client allowed to test again?
	2. Please provide a copy of this test or assessment.
2. Does your gym have lead climbing? [ ]  Yes [ ]  No
	1. If so, do you provide a lead belaying and climbing test that each and every belayer must pass before being allowed to climb without staff assistance or direct supervision?

 [ ]  Yes [ ]  No

* 1. Are the results of this test recorded and kept in a record keeping retrieval system?

 [ ]  Yes [ ]  No

Please provide a copy of this test or assessment.

1. Does your gym have bouldering? [ ]  Yes [ ]  No
	1. Do you provide an orientation to bouldering before new clients are allowed to boulder without staff assistance or direct supervision? [ ]  Yes [ ]  No
		1. If not, why not?
	2. What is the maximum height of your bouldering walls?
	3. What is your gym’s policy on spotters? Required? Recommended?
	4. Do you allow Top Out bouldering? [ ]  Yes [ ]  No
	5. Are warning posters visible in the bouldering area? [ ]  Yes [ ]  No
	6. Please provide a copy of bouldering rules and orientation
2. Do you have auto-belay devices? [ ]  Yes [ ]  No
	1. How many?       Manufacturer:       Age:
	2. Do you provide an auto-belay device orientation and proficiency test for each and every climber that the climber must pass before being allowed to use the auto-belay device without staff assistance or direct supervision? [ ]  Yes [ ]  No
		1. If not, why not?
	3. Are the results of this test recorded and kept in a record keeping retrieval system?

 [ ]  Yes [ ]  No

* 1. Please provide a copy of this test or assessment
	2. Does each auto-belay have a barrier or gate? [ ]  Yes [ ]  No
	3. Describe signage (including location of signs) or monitoring system in place to remind climbers to clip into the auto-belay:
	4. Are the auto-belay devices inspected and serviced according to the manufacturer’s recommended schedule? [ ]  Yes [ ]  No
		1. Do you record the inspections in a log? [ ]  Yes [ ]  No
1. What are the minimum age requirements for minors to participate, without direct supervision of a staff member, parent, guardian or other responsible adult, for the following:
	1. Belaying:
	2. Auto Belay:
	3. Roped/Wall Climbing:
	4. Bouldering:
	5. Lead Climbing:

**Section VII: Off-Site activities, including Guiding/Expeditions/ Camps/Instruction**

1. Describe any off-site activities (climbing team trips or competitions, camps, guided trips, etc):

1. For “day-only” (no overnight exposure) off-site activity:
	1. Provide Number of Days per year, per activity and number of participants (for example: 10 days of off-site climbing day camps with 10 participants per day):
2. For Overnight off-site activity:
	1. Provide Number of Days per year per activity and number of participants (for example: 10 days of Overnight Guided Trips with 10 participants per day):
3. List Location(s) (attach separate sheet if necessary):
4. How far away is the nearest Emergency Medical Facility from your most remote location?
5. Are all participants required to sign a waiver for Outdoor Guiding/Expeditions? [ ]  Yes [ ]  No
	1. Is the waiver different than the gym’s standard waiver? [ ]  Yes [ ]  No
	2. If yes, please provide a copy.
6. List any applicable safety measures taken for Outdoor Guiding or provide separate documentation:
7. Describe specific training, certification or credentials for Staff involved in off-site activities:

1. What is your staff to participant ratio per activity?

Please see and respond to the questions pertaining to transportation of participants in the Auto Liability section below.

**Section VIII: Visitor/Participant Agreements/Waivers**

1. Do you obtain a signed Participation Agreement/waiver for all participants (adults) or parent/guardian (for minors) prior to the participant’s initial activity (at the gym or off-site)?

 [ ]  Yes [ ]  No

* 1. If not, why not?
	2. Do you allow anyone other than the minor’s Parent or Legal Guardian to sign on behalf of the minor? [ ]  Yes [ ]  No
1. Are any visitors allowed to enter the climbing area without signing a waiver? [ ]  Yes [ ]  No
	1. If yes, who and under what circumstances?
2. Do you have a record keeping system that informs staff that the climber has access to the facility and provides verification that a climber has completed a waiver? [ ]  Yes [ ]  No
3. Does the waiver state a specific time-frame for which it is valid?
	1. If yes, how long?
4. Where and how are waivers stored?
5. How long are they kept?
6. How often do you collect new signed waivers from existing participants (i.e. annually)?
7. Was the waiver created and/or reviewed by an attorney licensed in your jurisdiction?

 [ ]  Yes [ ]  No

1. Name of attorney/legal counsel who reviewed and approved waiver:
2. Date waiver last reviewed:
3. Have you added any new activities since the waiver was last reviewed? [ ]  Yes [ ]  No
	1. If yes, describe:

**Section IX: Hired and Nonowned Auto Liability Section:**

 1. Does the facility have any company owned automobiles (continue to other questions even if answer is

 “no”)? [ ]  Yes [ ]  No

 2. Are employees allowed to use their personal vehicles for your business purposes? [ ]  Yes [ ]  No

 a. How many employees use their own personal vehicles?

 b. How often do they use their vehicles on company business?

 c. Do you obtain Motor Vehicle Reports? [ ]  Yes [ ]  No

 d. Do you check to make sure that the driver has Auto Insurance?

 3. Does your gym transport participants (for guided trips, camps or other activities)? [ ]  Yes[ ]  No

 If yes, how many times per year?

 What distances?

 Do you keep a list of approved drivers?

 4. What is the cost of hire for all hired & leased autos during the policy period?

**Section X: Abuse & Molestation Section:**

 1. Does the employment and volunteer application include questions about whether the individual has

 ever been convicted of any crime, including abuse related offenses? [ ]  Yes [ ]  No

 2. Does the facility have any volunteers? [ ]  Yes [ ]  No

 If yes, in what capacity (coaches, etc.)?

 3. Do you routinely request and receive background investigations on the following:

 Employees? [ ]  Yes [ ]  No Volunteers? [ ]  Yes [ ]  No

 4. Do you discuss (at staff/volunteer orientations) child/sexual abuse, including how to recognize the

 signs, what to do if a member reports someone molested him/her, etc. at staff orientations?

 [ ]  Yes [ ]  No

 5. Do you educate staff on abuse prevention, including avoiding one-on-one situations with participants? [ ]  Yes [ ]  No

 6. Do you have written abuse prevention procedures? Please forward a copy. [ ]  Yes [ ]  No

 7. Have you had an incident which resulted in an allegation of physical or sexual abuse? [ ]  Yes [ ]  No

 If yes, please describe the allegation in full:

**Section XI: Employee Benefits Liability Section:**

 1. What types of Benefit Programs are offered to employees (i.e., Group Life, Group Health, 401K)?

**Section XII: Risk Management Documentation**

Select the risk management items/procedures utilized by your gym and indicate which ones are included with your completed application.

|  |  |  |
| --- | --- | --- |
| **Risk Management Document** | **Available** | **Included** |
| Management Resumes | [ ]   | [ ]   |
| Visitor Agreement/Waiver & Release (include all versions if you have more than one) | [ ]   | [ ]   |
| Operations Manual | [ ]   | [ ]   |
| Orientation Checklist | [ ]   | [ ]   |
| Belay, Lead and other Tests | [ ]   | [ ]   |
| Employee Handbook | [ ]   | [ ]   |
| Written Emergency Procedures | [ ]   | [ ]   |
| Abuse Prevention Plan | [ ]   | [ ]   |
| Employee Training Checklist | [ ]   | [ ]   |
| Incident/Accident Report | [ ]   | [ ]   |
| Equipment Check Log | [ ]   | [ ]   |
| Gym Rules  | [ ]   | [ ]   |
| Other:       | [ ]   | [ ]   |
| Other:       | [ ]   | [ ]   |
|  |  |  |

**Additional Items Needed**

* Loss Runs (claims detail) from Current and Previous Insurance Carriers

**Declaration:**

I warrant and confirm that to the best of my knowledge and belief that the information provided in this application is complete, true and correct and that no information which materially affects this insurance has been withheld.

I understand and agree that the completion of this application does not require the Insurance Carrier to bind coverage or further, to offer a quotation for insurance coverage. Coverage cannot be bound until the application is approved by an Insurance Carrier, the Insurance Carrier provides a quote offering insurance coverage and the applicant provides written notice to the Insurance Carrier that the terms and conditions provided in the quotations are accepted and premium payment is received.

Applicant’s Printed Name:

Applicant’s signature:

 Date:

**Fraud Warnings**

**ANY PERSON WHO, WITH INTENT TO DEFRAUD OR KNOWING THAT (S)HE IS FACILITATING A FRAUD AGAINST THE UNDERWRITER, SUBMITS AN APPLICATION OR FILES A CLAIM CONTAINING A FALSE OR DECEPTIVE STATEMENT MAY BE GUILTY OF INSURANCE FRAUD. Not applicable in: CO, DC, FL, HI, MA, NE< OH, OK, OR, VT or WA**

**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 IN THE THIRD DEGREE.

**NOTICE TO FLORIDA APPLICANTS: For your protection, Hawaii law requires you to be informed that presenting a fraudulent claim for payment of a less or benefit is a crime punishable by fines or imprisonment, or both.**

**NOTICE TO LOUISIANA AND MARYLAND APPLICANTS:** ANY PERSON WHO KNOWINGLY AND WILLFULLY PRESENTS A FALSE OR FRAUDULENT CLAIM FOR PAYMENT OF A LOSS OR BENEFIT OR WHO KNOWINGLY AND 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 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 MINNESOTA APPLICANTS:** A PERSON WHO FILES A CLAIM WITH INTENT TO DEFRAUD OR HELPS COMMIT A FRAUD AGAINST AN INSURER IS GUILTY OF A CRIME.

**NOTICE TO OKLAHOMA APPLICANTS:** 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 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 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.

**NOTICE TO NEW YORK AND KENTUCKY 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 NEW YORK APPLICANTS SHALL ALSO BE SUBJECT TO A CIVIL PENALTY NOT TO EXCEED FIVE THOUSAND DOLLARS AND THE STATED VALUE OF THE CLAIM FOR EACH SUCH VIOLATION.

 

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