

## Legal Liability To Participants Requirements

### (Requirements)

You must obtain from each “participant” a valid [release and waiver] form previously approved by us.

However, this condition does not apply if:

- a. You require each “participant” to sign a [release and waiver] form previously approved prior to the “covered program” and
- b. Your failure to obtain the [release and waiver] approved by us was due to an isolated incident or due to misrepresentation of fraud by the “participant”