



Dear Participating Member,

Please review the following carefully.

The purpose of this DISCLAIMER AND NOTICE is to make you conscious of the potential risks connected with the activity in any exercise, physical fitness, training program or participation in any sport and to help you make an informed decision about whether you should participate in any of these activities, in the Otters Premier League.

You should understand that participating in any exercise, or exercise program or sport, carries the possibility of physical injury. You should be in good physical condition and be able to participate in the activity. If you engage in any of these activities, you agree that you do so at your own risk, as you are voluntarily participating in these activities, and assume all risk of injury to yourself.

Injuries of all types can occur when participating in exercise, physical fitness, training programs, or participating in any sport. Hence Otters Club strongly encourages all members to obtain a comprehensive physical examination by a licensed physician PRIOR to participating in any Competitive Activity at the Club Events.

Such injuries include but are not limited to:

- *Bruising, cuts and general soreness
- *Muscular and tendon injuries
- *Ligament and skeletal injuries
- *Fractured or broken bones
- *Concussion
- *Heart attack

OTTERS CLUB EXPRESSLY DISCLAIMS LIABILITY FOR ALL DAMAGES AND ASSUMES NO LIABILITY OR RESPONSIBILITY FOR ANY LOSS, INJURY, OR DAMAGE SUFFERED BY ANY REASON.