

MOTORSPORTS

Race Teams & Race Shops

Eligible Operations:

- Drivers
- Race shops
- Race teams
- Racing associations
- Racing service & repair shops
- Show car exhibitions
- Sponsors

Additional Products:

Auto/Shop Liability
Contingency/Prize Indemnity
Contractual Indemnity
Disability Income For Crew Chiefs & Drivers
Employment Practices Liability
Ocean Marine
On Track Crash Damage (for certain classes)
Participant Accident for Tuning & Testing
Products Liability
Workers' Compensation

Key Underwriting/Qualifying Factors

(Including but not limited to):

Race Teams
minimum premium - \$500
Owners & Sponsors
as low as \$1,000
Off-track & Storage
minimum premium - \$500

Ineligible for this program:

- Hospitality/catering risks must be for racing exposure only

Note: For more underwriting information see individual program sheets for Racing Owners & Sponsors Liability and Off-track & Storage.

Race Teams: Commercial property & casualty coverage for race team operations. Workers' compensation available.

Race Owners & Sponsors Liability: Contingent racing liability for the race team owner, sponsor or driver.

Off-track & Storage: Protects competition vehicles, trailers, spare parts, tools and racing equipment from physical damage losses due to fire, theft, trailer upset and other physical damage claims.

Coverages Available & Program Highlights:

Race Teams

- General Liability
 - Liability Provided While Away From Premises
 - Incidental Products Coverage for Promotional Operations/Souvenir Sales
- Business Auto Including Transporters
- Building & Business Personal Property
- Broadened Coverage Enhancement for Property
- Business Income and Extra Expense
- Crime
- Cyber Risk (\$25,000 sublimit)
- Electronic Data Processing
- Excess Liability
- Garagekeepers
- Workers' Compensation

Racing Owners & Sponsors

- General Liability
 - Bodily Injury to Participants
 - No Bodily Injury Deductible
 - Incidental Products Coverage
 - Testing Sessions Included

Off-track & Storage

- Valuation of Loss Based on Agreed Value of Insured Property Rather Than Actual Cash Value
- Coverage Extends to Competition Vehicle Under Own Power for Incidental Movement
- No Coinsurance
- Expediting & Rental Expense Coverage Included
- Flood and Earthquake Coverage While in Transit
- Worldwide Coverage

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K&K Benefits:

- Experienced & professional staff dedicated exclusively to servicing the K&K Motorsports Programs for over 70 years
- Attendance at industry conventions including RPM Promoters Workshops, Performance Racing Industry Trade Show (PRI)
- Active industry involvement through sanctioning bodies, racing associations and event attendance
- In-house underwriting, policy administration, loss control and claims services
- 24-hour emergency claims phone service
- Insurance carriers rated "A" or higher by A.M. Best
- Premium installment plans available

Contact Information:

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P.O. Box 2338
Fort Wayne, IN 46801-2338

Race Team Program

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FAX: 260.459.5102

EMAIL:

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WEB SITE:

kandkinsurance.com

K&K Insurance Group, Inc. is a licensed insurance producer in all states (TX license #13924); operating in CA, NY and MI as K&K Insurance Agency (CA license #0334819)

Submission Instructions:

To request an insurance quotation through this program, please submit the appropriate applications along with the preliminary underwriting information listed. In some cases, requested coverages may not be offered or available due to underwriting criteria and/or carrier guidelines. It is important to carefully review the terms and conditions of any insurance quotations received. Please contact a K&K representative if you have any questions.

Preliminary Underwriting Information Required:

- K&K Application(s) (see below)
 - ACORD application(s) for other requested coverages
 - Five years of company loss runs
- For Workers' Compensation**
- Five years of company loss runs (including current year)
 - Experience Modification Worksheet

Race Teams Application(s):

(Applications can be obtained from our web site: www.kandkinsurance.com)

K&K Application(s)

- Race Team Supplemental
(use in conjunction with ACORD General Applicant Information)
- Motorsports Racing Owners & Sponsors Liability Application
(if needed)
- Motorsports Off-track & Storage Application (if needed)

ACORD Application(s)

- Commercial Insurance
- Property
- Electronic Data Processing
- Inland Marine
- Crime
- Commercial General Liability
- Commercial Auto
- Garagekeepers Legal Liability
- Excess Liability
- Workers' Compensation

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