We Take Fun Seriously.
PROGRAM LIST

CAMPS & CAMPGROUNDS
(877) 355-0315 Fax: (260) 459-5990
Leisure, Day, Summer, Resident, Learning, Leadership, Religious Camp & Conference Centers, Boy & Girl Scout Council Camps, Campfire Girl Camps, Retreat Centers

EVENT CANCELLATION
(800) 637-4757 Fax: (260) 459-5800
Event Cancellation

EVENTS & ATTRACTIONS
(800) 553-8368 Fax: (260) 459-5624
Fairs & Fairgrounds
Festivals
Special Events
Tenant User
Themed Attractions
Trade Shows
Zoos & Aquariums

MOTORCYCLE DEALERSHIPS
(800) 552-9253 Fax: (260) 459-5511
Powersport Dealers (including, but not limited to): motorcycles, ATV’s, snowmobiles, personal watercraft, boats, scooters, utility vehicles and dirt/motocross bikes

RECREATION
(877) 355-0315 Fax: (260) 459-5821
Community Centers
Health & Fitness Facilities- Full Service
Racquet Clubs
Skating Facilities- Ice/In-line

SPORTS
(800) 441-3994 Fax: (260) 459-5120
Amateur Sports Associations
Amateur Sports Events
Athletic Conferences
Coaches & Officials
College Bowl Games
High School All-star Games
High School Athletics
Interscholastic Athletics
Professional Sports Teams & Events
Sports Camps

MOTORSPORTS
(800) 348-1839 Fax: (260) 459-5118
Boat/Motorcycle/Snowmobile Racing
Drag Racing
Facilities & Events
Independent Car Clubs
Karting
Off-course & Storage
Oval Tracks & Road Courses
Owners & Sponsors
Racing Schools
Race Teams & Race Shops
Tractor & Truck Pulls

ENTERTAINMENT
(800) 440-5580 Fax: (260) 459-5810
Concert Promoters
Entertainment Centers

OUTFITTERS & GUIDES
(800) 440-5580 Fax: (260) 459-5810
Adventure/Challenge/Ropes Courses
Carriage Rides
Guided Equine Operations
Hunting & Fishing
Mountaineering & Permanent Climbing Walls
Outfitters & Guides
White Water Rafting

VENUES & GAMING
(800) 440-5580 Fax: (260) 459-5810
Amphitheaters
 Arenas & Stadiums
Athletic Fields & Sports Complexes
Auditoriums
Bowling/Billiard Centers
Civic & Convention Centers
Entertainment Centers
Gaming
Mardi Gras Krewes & Events
Movie Theaters
Pari-mutuel Racing
Tenant User
Theaters & Performing Arts Centers

PRODUCTS LIABILITY
(800) 927-4756 Fax: (260) 459-5971
Manufacturers, Importers & Distributors of Sport, Leisure & Entertainment Equipment

RISK PURCHASING GROUP
Self-rating brochure products. Payment submitted with enrollment form.
(800) 648-6406 Fax: (260) 459-5940
Activity & Social Clubs
Cheer Gyms
Dance Schools & Programs
Gymnastics Clubs & Programs
Martial Arts Schools & Programs

(800) 506-4856 Fax: (260) 459-5105
Exercise/Circuit/
Personal Training Studios
Fitness/Sports/Dance Instructors
Health & Fitness Facilities- Limited Services

(877) 648-6404 Fax: (260) 459-5502
Event Planners
Independent Instructor of the Arts
Short Term Special Events
Attendance less than 12,000

Fee Based Programs
(800) 426-2889 Fax: (260) 459-5105
Amateur Sports Teams, Leagues & Associations (Less than 1200 participants)
Amateur Sports Tournaments & Events
Youth Day Camps
Youth Sports Camps & Clinics

(800) 328-2317 Fax: (260) 459-5502
Concessionaires
Entertainers, Performers, Bands, Groups
Exhibitors
Vendors

Email: KK.General@kandkinsurance.com California License #0334819
Claims: 800-237-2917

2/15/11

Insuring the world’s fun®
For more information about K&K and what we can do for you and your business, visit us at www.kandkinsurance.com. You will find useful information on each of K&K’s programs as well as the applications needed to do business with us. If you have additional questions feel free to call (800-637-4757) or send us an email.

www.kandkinsurance.com
is our primary web site containing information about all of our programs.

Immediate on-line quoting and purchasing available on the following sites.

www.ActivityClubs-kk.com
www.CampInsurance-kk.com
www.DanceInsurance-kk.com
www.EventInsurance-kk.com
www.FitnessInsurance-kk.com
www.GymnasticsInsurance-kk.com
www.MartialArtsInsurance-kk.com
COMPANY Profile

Introduction

K&K Insurance Group, Inc. ([www.kandkinsurance.com](http://www.kandkinsurance.com)) is a leading provider of specialty insurance products and services to the sports, leisure and entertainment industries. As a managing general underwriter for several insurance companies, K&K performs a variety of key functions to deliver outstanding service to our clients, such as: product/program development, sales & marketing, underwriting, policy issuance & administration, loss control & risk management, and claims management. K&K is owned by Aon Corporation ([www.aon.com](http://www.aon.com)), a global provider of risk management services, insurance and reinsurance brokerage, human capital and management consulting, and specialty underwriting.

Program Focus

Over the years, one key to K&K’s success has been its commitment to a “program” business philosophy. Focusing only on sports, leisure and entertainment risks allows us to understand the unique needs of these industries and effectively design specialized insurance solutions. Our production underwriters and claims representatives are responsible for overseeing specific program groups rather than geographic territories. This familiarity with our clients’ business allows them to anticipate needs and provide high quality products and services.

K&K offers over 60 specialty programs and will consider other sports and recreation submissions outside of those programs currently available. K&K is also willing to develop insurance programs for producers with books of sports, leisure and entertainment business.

Products

K&K offers a wide array of customized commercial property & casualty insurance products on a program basis. Coverages are available in all states and written on an admitted or surplus lines basis depending on the program’s filing status. Our programs are available to individual business owners and event organizers as well as large organizations and associations.

Coverages available to our sports, leisure and entertainment clients may include: commercial general liability, commercial auto, property, business income, crime, inland marine, excess liability, workers compensation and other specialty coverages such as products liability, participant accident medical, disability income and more.

Experience

K&K brings 50 years of specialty insurance experience to its clients. Each year, K&K provides coverage to over 300,000 sport, leisure & entertainment events and organizations throughout North America. Our experienced and dedicated insurance underwriting and claims professionals work from our Fort Wayne, Indiana headquarters and provide world-class service to our clients.

Distribution

The vast majority of insurance coverage provided by K&K is written through licensed independent agents and brokers throughout North America. While certain specified program classes are available to insureds on a direct basis, most choose to purchase K&K’s innovative insurance programs through local or specialized insurance agents or brokers. Producers can work with K&K by simply verifying proper state insurance licensing and providing evidence of errors & omissions coverage. No volume requirements apply.
Opportunity

K&K’s insurance programs cover some of the world’s most fascinating industries and offer unique growth opportunities to agents and brokers. As a leading provider of specialty insurance products and services to the sports, leisure and entertainment industries, K&K delivers world-class service and specialized products to its producers giving them a distinctive advantage over standard market alternatives.

As a managing general underwriter for several insurance carriers, K&K conducts product and program development; sales and marketing; underwriting; policy issuance and administration; loss control and risk management; and claim management services.

Working with K&K

K&K requires no volume commitments. Our goal is to make it easy for licensed producers to work with us. No prior appointment or agreement is necessary to submit applications for a coverage quotation. Upon binding the first account, agencies and individual producers are required to provide proper licensing documentation and errors & omissions coverage verification.

Submitting Business

For most K&K programs, particularly general liability coverages, special K&K applications and/or enrollment forms must be completed for us to better understand and appropriately review an account.

Applications can be obtained from our office or downloaded directly from our website at: www.kandkinsurance.com. If special applications are not required, the coverage request can be submitted on standard ACORD applications or similar equivalent. All submissions will typically require the following:

- Brief narrative: describing in detail the general nature of the operation or risk.
- Applications: specialty applications along with necessary ACORD applications, signed by the applicant.
- Loss experience: 3-5 years of carrier loss runs with explanations for losses in excess of $25,000.
- Diagrams and/or photos: particularly for event liability and property coverages.
- Supplemental information: contracts, vendor agreements, waiver and release forms, rule books, event guidelines, emergency evacuation plans, etc.

Commissions

Due to the unique aspects of each specialty program we develop, commission rates can vary by program class and/or coverage line. Please verify your commission rate with the K&K representative processing your submission. If you charge the insured a fee for services and would prefer to receive a quotation “net” of commission, please let your representative know.

Service

The managing underwriter agreements with our carriers grant K&K exclusive authority for a number of functions that cannot be passed along to agencies, such as binding coverage; policy, endorsement and certificate processing; claims handling; and loss control. Contact your K&K representative with any questions regarding detailed procedures involving these services.
ACTIVITY & SOCIAL CLUBS

Eligible Operations:
- Art
- Bird watching (non-gambling)
- Book
- Calligraphy
- Collector
- Computers
- Cooking
- Craft making
- Cultural
- Faith based or religious studies
- Game or card
- Garden
- Genealogy
- History
- Nature
- Needlework
- Puppetry
- Scrap booking

Ineligible Operations:
- Acrobatic or circus performing programs
- Addiction or illness support groups
- Boys or girls clubs
- Boy scouts or girl scouts
- Country clubs
- Dating clubs, programs or organizations
- Day care or adult before and/or after school care operations, latch key programs, babysitting or childcare clubs or programs
- Fitness clubs
- Fraternities or sororities
- Groups under the direction of a professional counselor or therapist
- Historical battle re-enactment groups
- Instruction in first aid, CPR or life-saving/life guarding
- Nutritional and weight loss programs
- Philanthropy groups
- Political activist and/or governmental groups
- Programs dedicated to discipline, rehabilitation or behavior modification
- Programs or activities involving animals
- Programs or activities that involve weapons or firearms
- Retreats
- School accredited classes, programs or clubs
- Senior centers
- Sports teams, leagues or associations or sporting events/activities
- Vehicle owner clubs
- Veterans or military organizations (e.g.: American Legion, Elks, Moose, Knights of Columbus)

This program has been designed for U.S.-based clubs and/or groups conducting youth or adult non-sport activities. Coverage provided includes important liability protection for the organization, including its employees and volunteers, for liability claims arising out of its operations. For those clubs or groups specifically reported to and approved by K&K, covered operations consist of scheduled, sanctioned, organized and supervised activities in which members participate and that are directly related to the specific common interest or goal for which the club or group is formed. Coverage is also provided for member activities such as meetings, registrations, parades in which the insured participates, picnics, banquets and ceremonies. Coverage for activities not related directly to the club’s common interest must be pre-reported and approved by K&K.

Coverages Available & Program Highlights:

General Liability
- Bodily Injury and Property Damage
- Personal and Advertising Injury
- Products and Completed Operations
- Damage to Premises Rented to You
- Medical Expense (other than participants)
- Hired Auto and Employers’ Nonownership Liability (not provided while in Hawaii)
- Professional Liability
- Legal Liability to Participants
- Medical Payments for Participants
- No Charge for Certificates of Insurance

Equipment and Contents - Inland Marine (optional)  
(not available in New Jersey)

Excess Liability (optional)

Directors’ and Officers’ Liability including Employment Practices Liability (optional)

Abuse, Molestation, Harassment or Sexual Conduct Defense Cost Reimbursement (optional)

Event Cancellation & Non-appearance (optional)

NOW - Buy Coverage Online!

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Submission Instructions:

To request an insurance quotation through this program, please submit the appropriate applications along with the underwriting information listed or apply online at www.activityclubs-kk.com. 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 appropriate brochure and enrollment form to make sure you meet all the underwriting guidelines and understand the program terms and conditions. Please contact a K&K representative if you have any questions.

Underwriting Information Required:

- Completed and signed enrollment form(s), if submitting via fax, mail or email (see below)
- Full payment by check or credit/debit card

Activity & Social Clubs:

(Apply online at: www.activityclubs-kk.com)

K&K Application(s):

- Activity & Social Club Enrollment Form
- Abuse, Molestation, Harassment or Sexual Conduct Defense Cost Reimbursement Coverage Request Questionnaire
- RPG Directors’ & Officers’ Liability Enrollment Form

Contact Information:

1712 Magnavox Way
P.O. Box 2338
Fort Wayne, IN 46801-2338

Activity & Social Clubs
Risk Purchasing Group Program (RPG)

PHONE: (800) 648-6406
FAX: (260) 459-5940

EMAIL:
info@activityclubs-kk.com

WEB SITE:
www.activityclubs-kk.com

California License #0334819
AMATEUR SPORTS ASSOCIATIONS

Eligible Operations:
- Amateur sports associations
- Amateur coach & official associations

Key Underwriting/Qualifying Factors (Including but not limited to):
- $3,500 minimum account premium

Note: For smaller sports organizations with limited coverage needs, contact our RPG unit for pricing and minimum premium information. (see reverse side for contact information)

K&K Benefits:
- Experienced & professional staff dedicated exclusively to servicing the K&K Amateur Sports Associations Program for over 20 years
- Active participation in industry trade shows and meetings
- Over 50 years of experience providing sports, leisure and entertainment insurance
- In-house underwriting, policy administration, loss control and claims services
- 24-hour emergency phone service
- Insurance carriers rated “A” or higher by A.M. Best

The Sports unit of K&K Insurance is dedicated to providing customized insurance programs for youth and adult sports activities ranging from weekend recreational leagues to world class competitive levels in a wide variety of sports. K&K’s innovative coverages, risk evaluation and claims management results in specialized insurance programs designed to meet the needs of the athletes, officials, spectators and administrators involved in amateur sports.

Coverages Available & Program Highlights:

General Liability
- Broadened Coverage Form
- No General Aggregate
- No Deductible
- Legal Liability to Participants
- Fireworks Liability
- Liquor Liability
- Lessors, Co-promoters and Sponsors can be included as Additional Insureds
- Employee Benefits Liability
- Volunteers as Additional Insureds

Directors and Officers Liability

Property
- Over 25 property enhancements

Inland Marine

Commercial Auto
- Owned Autos
- Nonowned/Hired Auto

Crime

Excess Liability

Excess Accident Medical (Participant Accident)

Sexual Abuse & Molestation

Event Cancellation & Non-appearance

Workers’ Compensation

Common Associated Exposures:

- Awards/banquets/ceremonies
- Fund-raisers
- Food, souvenir & beverage concessions
- Games & exhibitions
- Tryouts & practices
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:

- Application(s) (see below)
- ACORD application(s) for other requested coverages
- Four years of company loss runs, including current year
- Certificate of Insurance from vendors, independent contractors or exhibitors listing insured as additional insured
- Copies of all contracts
- Copy of procedure/rule manuals
- Copy of waiver & release forms

Amateur Sports Associations Application(s):

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

K&K Application(s)

- Amateur Associations Application
- Participant Accident Supplemental Application (if needed)
- Event Liquor Liability Application (if needed)
- Abuse & Molestation Supplemental Questionnaire (if needed)
- Water Related Activities Supplemental (if needed)
- Nonowned/Hired Application (if needed)
- Fireworks Supplemental Application (if needed)
- Security Supplemental Information (if needed)
- Inflatables Liability Questionnaire (if needed)

ACORD Application(s)

- Property
- Computer Coverage
- Crime
- Commercial Auto
- Inland Marine
- Excess Liability
Eligible Operations:
- Amateur sports recreational adult/youth teams, clubs, leagues or associations

Ineligible Operations:
- BMX/stunt cycling
- Boating activities
- Boxing
- Cheerleading (age 20 & over)
- Cycling
- Drill team (age 20 & over)
- Equestrian
- Gymnastics, martial arts, cheer and dance studios
- In-line extreme/stunt skating
- Intercollegiate and interscholastic teams, leagues and associations
- Mixed martial arts
- Open water activities
- Rugby
- Shooting sports
- Skateboarding
- Skiing (water or snow)
- Strength and conditioning
- Surfing
- Tackle football (age 20 & over)

Sports groups that are affiliated with the following organizations are not eligible for this program.
- American Amateur Baseball Congress
- American Youth Football
- Babe Ruth/Cal Ripkin Baseball
- Dixie Boys Baseball
- Dixie Softball
- Dixie Youth Baseball
- U.S. Youth Soccer Association
- Babe Ruth Softball
- Intercollegiate and interscholastic teams, leagues and associations

This program has been designed for U.S.-based teams, leagues, clubs and associations conducting youth or adult amateur sports activities. Coverage provided includes important liability protection for the organization, including its employees and volunteers, for liability claims arising out of its operations. For eligible sports and age groups reported to K&K, covered operations consist of scheduled, sanctioned, approved, organized and supervised practices, try-outs, clinics, games, playoffs and tournaments. Coverage is also provided for registrations, meetings, concession stand operations, parades, picnics, award banquets and ceremonies and incidental fund-raising activities involving the sale of products, coupons, raffle tickets and services, such as: car washes, bake sales and coin drops, for those sports and age groups reported to K&K.

Coverages Available & Program Highlights:

General Liability
- Bodily Injury and Property Damage
- Personal and Advertising Injury
- Products and Completed Operations
- Damage to Premises Rented to You
- Medical Expense (other than participants)
- Hired Auto and Employers’ Nonownership Liability (not provided while in Hawaii)
- Professional Liability
- Legal Liability to Participants
- Medical Payments for Participants
- No Charge for Certificates of Insurance

Equipment and Contents - Inland Marine (optional)
(not available in New Jersey)

Directors’ and Officers’ Liability including Employment Practices Liability (optional)
Hosted Tournament Coverage (optional)
Abuse, Molestation, Harassment or Sexual Conduct Defense Cost Reimbursement (optional)
Premises Liability for Sports Fields (optional)
Event Cancellation & Non-appearance (optional)

NOW - Buy Coverage Online!
Submission Instructions:
To request coverage through this program, please submit the appropriate application along with the underwriting information listed or apply online at www.sportsinsurance-kk.com. 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 appropriate brochure and enrollment form to make sure you meet all the underwriting guidelines and understand the program terms and conditions. Please contact a K&K representative if you have any questions.

Underwriting Information Required:
- Completed and signed enrollment form(s), if submitting via fax, mail or email (see below)
- Full payment by check or credit/debit card

Amateur Sports Teams, Leagues & Association(s):
(Apply online at: www.sportsinsurance-kk.com)

K&K Application(s):
- Amateur Sports Teams, Leagues & Association Enrollment Form
- Amateur Sports RPG Directors’ & Officers’ Liability Enrollment Form
- Abuse, Molestation, Harassment or Sexual Conduct Defense Cost Reimbursement Coverage Request Questionnaire

Amateur Sports Teams, Leagues & Associations
Risk Purchasing Group Program

PHONE:  (800) 426-2889
FAX:  (260) 459-5105

EMAIL: info@sportsinsurance-kk.com
WEB SITE: www.sportsinsurance-kk.com

Note: For sports organizations with more complex coverage needs, contact our Sports unit

Amateur Sports Associations
Sports Unit

PHONE:  (800) 441-3994
FAX:  (260) 459-5120

EMAIL: KK.Sports@kandkinsurance.com
WEB SITE: www.kandkinsurance.com
California License #0334819
**AMATEUR SPORTS**

Tournaments & Events

**Eligible Operations:**
- Amateur sporting events

**Key Underwriting/Qualifying Factors (Including but not limited to):**
- Maximum number of participants per event is 2,500
- Maximum number of spectators per day is 7,500
- Maximum number of event days (including practice dates) is 14 days (not including setup or tear down)

**Ineligible Operations:**
- Events involving animals other than service animals
- Professional sports events, try-outs and training camps/clinics
- College or university level championship events
- Highland games
- Sanctioned USA Hockey tournaments & events
- Events in the following sport categories: (please note, this is not a complete listing of ineligible sports)
  - Adventure race
  - BMX biking
  - Boxing
  - Cycling
  - Endurance race
  - Equestrian
  - Kite surfing
  - Marathons (26.2 miles or more)
  - Mixed martial arts
  - Mountain biking
  - Open water events
  - Rugby
  - Skateboarding
  - Skiing
  - Snowboarding
  - Streetball
  - Tackle football (age 20 & over)
  - Wrestling (age 20 & over)

**K&K Benefits:**
- Experienced & professional staff dedicated exclusively to servicing the K&K Amateur Sports Tournaments & Events Program
- Over 50 years of experience providing sports, leisure and entertainment insurance
- In-house underwriting, policy administration and claims services
- 24-hour emergency phone service
- Insurance carriers rated “A” or higher by A.M. Best

This program has been designed to provide coverage on a short-term basis for an amateur sports tournament or event or on an annual basis for those promoters with multiple events. Coverage provided under this program includes important liability coverage for the U.S.-based organization conducting the event, including the employees and volunteers, for liability claims arising out of its operations. Coverage is also included for ancillary activities (banquets, concerts, awards ceremonies) for those participants in your sports tournament(s) or event(s).

**Coverages Available & Program Highlights:**

**General Liability**
- Bodily Injury and Property Damage
- Personal and Advertising Injury
- Products and Completed Operations
- Damage to Premises Rented to You
- Medical Expense (other than participants)
- Legal Liability to Participants
- Medical Payments for Participants
- No Charge for Certificates of Insurance

**Event Cancellation & Non-appearance (optional)**

**Note:** For sports events with more complex coverage needs, contact our Sports unit (see reverse side for contact information)

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**NOW - Buy Coverage Online!**

Submission Instructions:

To request coverage through this program, please submit the appropriate application along with the underwriting information listed or apply online at www.sportsinsurance-kk.com. 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 appropriate brochure and enrollment form to make sure you meet all the underwriting guidelines and understand the program terms and conditions. Please contact a K&K representative if you have any questions.

Underwriting Information Required:

- Completed and signed enrollment form(s), if submitting via fax, mail or email (see below)
- Full payment by check or credit/debit card

Amateur Sports Tournaments & Events Application(s):

(Apply online at: www.sportsinsurance-kk.com)

K&K Application(s):

- Amateur Sports Tournaments & Events Enrollment Form
K&K provides winning insurance protection for both college bowl games and college/high school all-star games. Successful teams know that covering all the bases is part of the game plan—and adding K&K to your lineup is great strategy.

**Coverages Available & Program Highlights:**

- **General Liability**
  - Broadened Coverage Form
  - No General Aggregate
  - No Deductible
  - Volunteers as Insureds
  - Liquor Liability Available in Most States
  - Legal Liability to Participants
  - Employee Benefits Liability available
  - Fireworks Liability
  - Sponsors, Lessor as Additional Insureds

- **Directors and Officers Liability**

- **Property**
  - Over 25 Property Enhancements

- **Inland Marine**

- **Commercial Auto**
  - Nonowned/Hired Auto
  - Donated Autos
  - Owned Autos

- **Crime**

- **Excess Liability**

- **Excess Accident Medical (Participant Accident)**
  - High School Athletics
  - College Athletics

- **Catastrophic Accident Medical**
  - High School Athletics
  - College Athletics

- **Sexual Abuse & Molestation**

- **Workers’ Compensation**

- **Event Cancellation & Non-appearance**

**Common Associated Exposures:**

- Ancillary events
- Awards/banquets/ceremonies
- Food, souvenir & beverage concessions
- Golf tournaments
- Parades
- Setup/teardown days
- Tryouts & practices
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:

- Application(s) (see below)
- ACORD application(s) for other requested coverages
- Four years of company loss runs, including most current year
- Certificate of Insurance from vendors, independent contractors or exhibitors listing insured as additional insured
- Copy of procedure/rule manuals
- Copy of waiver & release forms
- Copies of all contracts

Bowl/All-star Games Application(s):
(Applications can be obtained from our web site: www.kandkinsurance.com)

K&K Application(s)
- K&K Bowl/All-star Games Application
- Nonowned/Hired Application (if needed)
- Liquor Liability Application (if needed)
- Fireworks Supplemental Application (if needed)
- Security Supplemental Information (if needed)
- Sexual Abuse & Molestation Supplemental (if needed)

ACORD Application(s)
- Property
- Crime
- Commercial Auto
- Computer Coverage
- Inland Marine
- Excess Liability
- Workers Compensation

Contact Information:
1712 Magnavox Way
P.O. Box 2338
Fort Wayne, IN 46801-2338

Bowl/All-star Games Program

PHONE: (800) 441-3994
FAX: (260) 459-5120
EMAIL: KK.Sports@kandkinsurance.com
WEB SITE: www.kandkinsurance.com
California License #0334819
Eligible Operations:
- Bowling Centers
- Billiard Halls

Key Underwriting/Qualifying Factors (Including but not limited to):
- $3,500 minimum general liability premium

Ineligible for this program:
- Risks with more than 40% of their total sales derived from liquor sales

K&K Benefits:
- Experienced & professional staff dedicated exclusively to servicing the K&K Bowling & Billiard Program for over 15 years
- Active participation in industry trade shows and meetings
- Over 50 years of experience providing sports, leisure and entertainment insurance
- In-house underwriting, policy administration, loss control and claims services
- 24-hour emergency phone service
- Insurance carriers rated “A” or higher by A.M. Best

K&K is the smart choice for an insurance program designed specifically to meet the needs of bowling centers and billiard halls. K&K offers an innovative program and quality customer service. When you or your insurance consultant work with K&K, you receive the benefits of our in-house claims service, underwriting and administrative services. All of this adds up to a perfect score for you.

Coverages Available & Program Highlights:

General Liability
- Liquor Liability
- Employee Benefits Liability
- Stop Gap

Property
Commercial Auto
Crime
Inland Marine
Business Income
Excess Liability

Common Associated Exposures:

- Arcade/Video Games - Restaurants
- Food Concessions - Special Events/
- Liquor Exposure Tournaments
- Bar/Lounges - Entertainment Centers
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:

- Applications (See below)
- Five years of company loss runs
- Website address

Bowling & Billiards Application(s):

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

K&K Applications
- Bowling/Billiard Center Application

ACORD Applications
- Property
- Crime
- Commercial Auto
- Inland Marine
- Excess Liability

Contact Information:
1712 Magnavox Way
P.O. Box 2338
Fort Wayne, IN 46801-2338

Bowling/Billiards Program

PHONE: (800) 440-5580
FAX: (260) 459-5810

EMAIL:
KK.VenueGaming@
kandkinsurance.com

WEB SITE:
www.kandkinsurance.com
California License #0334819
CAMPS, CONFERENCE & RETREAT CENTERS

Eligible Operations:
- Activity camps
- Day camps
- Conference centers
- Boy Scout councils
- Girl Scout councils
- Leadership camps
- Learning camps
- Religious retreats
- Resident camps
- Summer camps

Key Underwriting/Qualifying Factors
- Camp certified by ACA, CCCA or equivalent preferred
- Camps must have system for personnel screening, written sexual abuse & molestation procedures and criminal background checks
- $5,000 minimum account premium

Ineligible Operations:
- Athletic/sports focused camps, travel camps, boot camps, extreme camps

Note: Sport & smaller nonsport day camps may qualify for coverage under K&K’s Risk Purchasing Group (see reverse side for contact information)

K&K Benefits:
- Experienced & professional staff dedicated exclusively to servicing the K&K Camp Program for over 15 years
- Proud industry involvement through active participation in American Camp Association, Christian Camp and Conference Association, American Outdoors, Association of Challenge Course Technology, Professional Paddlesports of America and the Association for Experiential Educators (AEE)
- Active participation in industry trade shows and meetings (ACA National, Tri-State and Mid-States Camping and CCCA National Conferences)
- Over 50 years of experience providing sports, leisure and entertainment insurance
- In-house underwriting, policy administration, loss control and claims services
- 24-hour emergency phone service
- Insurance carriers rated “A” or higher by A.M. Best
- Premium installment plans available

With the coverage of K&K’s Camp Program, you can spend your time on important things like keeping your campers happy. We’ll take care of the rest of your worries with an insurance program specifically tailored to the individual needs of your camp.

Coverages Available & Program Highlights:

General Liability
- Broadened Coverage Form
- Non-audited Policy
- No Deductible
- Sexual Abuse Endorsement
- Fireworks Liability
- Expanded Bodily Injury Definition
- Medical Professional Employee/Volunteer Liability
- Nonowned Watercraft up to 51’
- Personal and Advertising Injury Definition Expanded
- Camp Director Liability
- Transmissible Pathogens Coverage

Camp Participant Accident & Medical

Property
- More Than 25 Coverage Expansions
- Equipment Breakdown Included
- Vacancy Clause Redefined to Address Seasonal Operations
- Building Definition Redefined to Include: tent platforms, pavilions & shelters, signs, boat & canoe racks, permanently installed playground equipment, adventure course structures, climbing walls and athletic back stops
- Business Interruption, Communicable Disease and Food Contamination Extension
- Emergency Vacating Expenses Covered up to $15,000, Crisis Response Coverage—$25,000, Full Building Ordinance “A” Coverage

Crime
Commercial Auto
Excess Liability
Inland Marine
Workers’ Compensation
Event Cancellation & Non-appearance

Common Associated Exposures:
- Hiking trails
- Horseback riding
- On-site physician/nurse
- Paintball courses
- Ropes courses/
  climbing walls
- Recreational boating/canoeing
- Swimming
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:

- Application(s) (see below)
- ACORD application(s) for other requested coverages
- Five years of detailed, currently-valued company loss runs
- Pictures of facility
- Web site address (if available)
- Copy of rental contract
- Copy of sexual abuse screening & written procedures
- Diagram or “Plot Plan” of premises

Camps Application(s):

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

K&K Application(s)
- Camp Insurance Information Form
- Camp Participant Accident Primary Medical Expense Coverage
  Primary Medical Expense Coverage (if needed)
- Employee/Volunteer Transportation Questionnaire (if needed)
- Go Kart Operations Minimum Underwriting Guidelines
- Trampoline Questionnaire (if needed)
- Fireworks Supplemental Application (if needed)
- Paintball Field Course Supplemental Application (if needed)

ACORD Application(s)
- Property
- Crime
- Commercial Auto
- Inland Marine
- Excess Liability
- Workers’ Compensation
Eligible Operations:
- Private or Franchised Campgrounds with ancillary activities including waterslides, amusements devices, & motorized boating
- Day camps

Key Underwriting/Qualifying Factors (Including but not limited to):
- Risk must have system for personnel screening, written sexual abuse & molestation procedures and criminal background checks
- $5,000 Minimum Account Premium

Ineligible for this program:
- Waterparks, horseback riding, amusement rides, motorized boating/skiing, etc. as primary reason for patronage to the campground

K&K Benefits:
- Experienced & professional staff dedicated exclusively to servicing the K&K Camping Industry for over 15 years
- Proud industry involvement through active participation in American Outdoors, Professional Paddlesports of America and the Association for Experiential Educators (AEE)
- Active participation in industry trade shows and meetings
- Over 50 years of experience providing sports, leisure and entertainment insurance
- In-house underwriting, policy administration, loss control and claims services
- 24-hour emergency phone service
- Insurance carriers rated “A” or higher by A.M. Best
- Premium installment plans available

With the coverage of K&K’s Campground Program, you can spend your time on important things like keeping your patrons happy. We’ll take care of the rest of your worries with an insurance program specifically tailored to the individual needs of your campground.

Coverages Available & Program Highlights:

General Liability
- Broadened Coverage Form
- Non-auditable Policy
- No Deductible
- Fireworks Liability (available on request)
- Expanded Bodily Injury Definition
- Nonowned Watercraft up to 51’
- Personal and Advertising Injury Definition Expanded
- Transmissible Pathogens Coverage

Property
- More Than 25 Coverage Expansions
- Equipment Breakdown Included
- Vacancy Clause Redefined to Address Seasonal Operations
- Building Definition Redefined to Include: tent platforms, pavilions & shelters, signs, boat & canoe racks, permanently installed playground equipment
- Business Interruption, Communicable Disease and Food Contamination Extension
- Emergency Vacating Expenses Covered up to $15,000, Crisis Response Coverage-$25,000, Full Building Ordinance “A” Coverage
- Inland Marine
- Commercial Crime

Commercial Auto
Excess Liability
Workers’ Compensation

Common Associated Exposures:
- Golf courses
- Golf driving ranges
- Hiking trails
- Horseback riding
- Miniature golf
- Playgrounds
- Recreational boating/canoeing
- Swimming
Submission Instructions:

To request an insurance quotation through this program, please submit the appropriate applicatons 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:

- Application(s) (see below)
- ACORD application(s) for other requested coverages
- Five years of detailed, currently-valued company loss runs
- Pictures of facility
- Web site address (if available)
- Copy of rental contract

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

K&K Application(s)
- Campground Insurance Information Form
- Go Kart Operations Underwriting Guidelines (if needed)
- Trampoline Questionnaire (if needed)
- Water Trampoline Questionnaire (if needed)
- Fireworks Supplemental Application (if needed)
- Liquor Liability Application (if needed)
- Paintball Supplemental (if needed)
- Country Club Supplemental (if needed)
- Herbicide/Pesticide & Pool Pollution Questionnaire (if needed)

ACORD Application(s)
- Property
- Crime
- Commercial Auto
- Inland Marine
- Excess Liability
- Workers’ Compensation
COACHES/OFFICIALS

Eligible Operations:
- Coaches & officials

Key Underwriting/Qualifying Factors (Including but not limited to):
- $3,500 minimum account premium

Ineligible for this program:
- Coached/Officials of Professional Sports

K&K Benefits:
- Experienced & professional staff dedicated exclusively to servicing the K&K Coaches/Officials Program
- Active participation in industry trade shows and meetings
- Over 50 years of experience providing sports, leisure and entertainment insurance
- In-house underwriting, policy administration, loss control and claims services
- 24-hour emergency phone service
- Insurance carriers rated “A” or higher by A.M. Best

Coverage in this program is designed for the unique needs of U.S.-based sports officials and coaches while participating in or traveling to or from the site of regularly scheduled officiating or coaching assignments. Coverage options include disability and liability insurance.

Coverages Available & Program Highlights:

<table>
<thead>
<tr>
<th>Liability</th>
</tr>
</thead>
<tbody>
<tr>
<td>- Bodily Injury and Property Damage</td>
</tr>
<tr>
<td>- Personal and Advertising Injury</td>
</tr>
<tr>
<td>- BI or PD arising out of Products Completed Operations</td>
</tr>
<tr>
<td>- Legal Liability to Participants</td>
</tr>
<tr>
<td>- Contractual Liability</td>
</tr>
</tbody>
</table>

Defense Expenses are covered in addition to the limits provided

Disability

Common Associated Exposures:

<table>
<thead>
<tr>
<th>Ancillary events related to scheduled sports activities</th>
<th>Fund raisers</th>
</tr>
</thead>
<tbody>
<tr>
<td>- Fund raisers</td>
<td>- Office premises</td>
</tr>
<tr>
<td>- Volunteers</td>
<td>- Volunteers</td>
</tr>
</tbody>
</table>
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:

- Application(s) (see below)
- Four years of company loss runs
- Copy of procedure manual
- Completed ACORD applications for other requested coverages
- Any applicable contracts e.g. facility, vendors, concessionaires

K&K Coaches/Officials Application(s):

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

K&K Application(s)

- Coaches/Officials Liability Application

Contact Information:
1712 Magnavox Way
P.O. Box 2338
Fort Wayne, IN 46801-2338

Coaches/Officials Program

PHONE: (800) 441-3994
FAX: (260) 459-5120

EMAIL:
KK.Sports@kandkinsurance.com

WEB SITE:
www.kandkinsurance.com
California License #0334819
Eligible Operations:
- Boys & Girls clubs
- Community centers
- Jewish community centers
- YMCAs
- YWCAs

Key Underwriting/Qualifying Factors (Including but not limited to):
- Recreational organizations and facilities preferred
- Before and after school and summer programs
- Must utilize appropriate waiver & release with established procedures to obtain signatures

Ineligible for this program:
- Residential, habitational or dormitory operations
- Counseling, intervention or encounter groups
- Senior citizen day care operations
- Welfare and social services

K&K Benefits:
- Experienced & professional staff dedicated exclusively to servicing the K&K Community Centers Program
- Carrier supported loss control services
- Active participation in industry trade shows and meetings
- Over 50 years of experience providing sports, leisure and entertainment insurance
- In-house underwriting, policy administration, loss control and claims services
- 24-hour emergency phone service
- Insurance carriers rated “A” or higher by A.M. Best
- Premium installment plans available

Over 50 years experience has allowed K&K to design a competitive insurance program for community centers, including Boys & Girls Clubs, YMCAs, YWCAs, Jewish community centers and other similar risks. We offer a stable, committed carrier as well as top quality service. This, coupled with our in-house claims handling, binding and policy issuance authority, has made us the leader in the specialty insurance marketplace.

Coverages Available & Program Highlights:

Property
- Newly Acquired or Constructed Building
- Newly Acquired Business Personal Property
- Ordinance & Law
- Off-premises Power Failure
- Water Back-up of Sewers & Drains
- Outdoor Signs
- Outdoor Property (trees, shrubs or plants)
- Property Off Premises
- Accounts Receivable/Valuable Papers & Records
- Replacement Cost Defined
- Covered Property Definition Redefined
- Equipment Breakdown

General Liability
- Admitted or Non-admitted Basis
- Broadened Coverage Form
- Non-auditable Policy
- Legal Liability to Participants
- Liquor Liability
- Employee Benefits Liability
- Stop Gap Liability

Inland Marine

Crime

Commercial Auto

Excess Liability

Workers’ Compensation (subject to state availability)

Event Cancellation & Non-appearance

Common Associated Exposures:
- Day camps
- Fitness/exercise programs
- Field trips
- Restaurants/lounges
- Recreational/craft/educational programs
- Swimming pools
- Whirlpools/saunas/steamrooms

Insuring the world’s fun®
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:

- Application(s) (see below)
- ACORD application(s) for other requested coverages
- Four years of company loss runs
- Brochure (if available)
- Copy of waiver & release forms

Community Centers Application(s):

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

K&K Application(s)
- Community Center Questionnaire
- General Application
- Abuse & Molestation Supplemental Questionnaire (if needed)
- Public Transportation Questionnaire (if needed)
- Liquor Liability Application (if needed)

ACORD Application(s)
- Property
- Crime
- Commercial Auto
- Inland Marine
- Excess Liability
- Workers’ Compensation (subject to state availability)
Eligible Operations:
- Concert promoters

Key Underwriting/Qualifying Factors (Including but not limited to):
- Management must have at least three years industry experience
- $25,000 minimum account premium

Ineligible for this program:
- Promoters whose primary portfolio of music is hip-hop or rap
- Talent agents/managers/consultants

Note: Entertainers & performers and event planners/coordinators may qualify for coverage under another K&K program (see reverse side for contact information)

K&K Benefits:
- Experienced & professional staff dedicated exclusively to servicing the K&K Entertainment Program for over 10 years
- Active participation in industry trade shows and meetings
- Over 50 years of experience providing sports, leisure and entertainment insurance
- In-house underwriting, policy administration, loss control and claims services
- 24-hour emergency phone service
- Insurance carriers rated “A” or higher by A.M. Best

Developed exclusively for the concert promoter industry, K&K Insurance Group provides this specialty insurance program for promoters. We offer a stable, committed carrier as well as top quality service. This, coupled with our in-house claims handling, binding and policy issuance authority, has made us the leader in the specialty insurance marketplace.

Annual Coverages Available & Program Highlights:

General Liability
- Per Event Aggregate
- No Bodily Injury deductible
- Employee Benefits Liability
- Stop Gap Liability

Property
Inland Marine
Commercial Auto
- Owned Auto
- Nonowned/Hired Auto

Crime
Excess
Event Cancellation & Non-appearance

Common Associated Exposures:

- Additional insureds
  - agents
  - business managers
  - co-promoters
  - entertainers
  - landlords
  - sponsors

- Third party property damage
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:

- Application(s) (see below)
- ACORD application(s) for other requested coverages
- Five years of company loss runs
- Copies of contracts where insured assumes liability of others
- Sample contract with venue
- Copy of event schedule

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

K&K Application(s)
- Concert Promoter Liability Application
- Nonowned/Hired Auto Coverage Questionnaire (if needed)

ACORD Application(s)
- Property
- Crime
- Commercial Auto
- Inland Marine
- Excess Liability

Contact Information:
1712 Magnavox Way
P.O. Box 2338
Fort Wayne, IN 46801-2338

Concert Promoters Program
PHONE: (800) 440-5580
FAX: (260) 459-5810
EMAIL: KK.VenueGaming@kandkinsurance.com
WEB SITE: www.kandkinsurance.com

Entertainers & Performers and Event Planners Programs
PHONE: (800) 328-2317
FAX: (260) 459-5502
EMAIL: info@eventinsurance-kk-com
WEB SITE: www.eventinsurance-kk.com
California License #0334819
Eligible Operations:
- Antiques & collectibles
- Apparel & accessories
- Arts & crafts
- Auto/vehicle accessories (non-mechanical)
- Candles
- Celebrity appearances
- Cleaning accessories & products (commercially manufactured)
- Exercise equipment
- Floral
- Food, drink or produce sales
- Game trailers
- Gift wrap booths
- Hardware sales
- Health & beauty products (commercially manufactured)
- Home based wedding vendors (caterers, DJs, florists, ice sculptors, decorators, photographers/videographers)
- Kitchen or cookware accessories or appliances
- Lawn & garden equipment
- Literature distribution
- Micro-reality race tracks
- Motorized equipment - static display
- Performing groups (carolers, dance groups, choirs)
- Product demonstrations
- Product or service displays
- Souvenir sales
- Sports or camping equipment
- Toys (for ages 5 and over)
- Vehicle/boat display - static only

Ineligible Operations:
- Alcoholic beverage sales
- Animals
- Auto parts (mechanical)
- Body piercing or permanent tattooing
- Christmas tree retail lots
- Cleaning accessories & products - homemade
- E-commerce selling
- Fire safety equipment
- Fireworks sales & displays
- Haunted attractions
- Health & beauty products-homemade
- Hot wax impressions
- Mazes (corn, hay, fence)
- Medical testing
- Motorsports activities
- Nutritional or health supplements (selling)
- On-site installation, service or repair of products
- On-site equipment rentals
- Oxygen or aromatherapy bars
- Protective equipment or apparel
- Storefront operations
- Tobacco products
- Toys (for ages 4 & under)
- Vehicles in motion
- Watercraft exhibits on water
- Weapon sales
- Weight loss plans or products (selling)
- Wholesale business operations

This program has been designed for the concessionaires, vendors and exhibitors who are selling, displaying, demonstrating or promoting their products or services, on a short term basis at special events, malls, shopping centers, tradeshows, consumer shows or a location that is away from any owned or long term leased premises. The insured operations can be conducted from a kiosk, booth, cart, trailer, tent or an outdoor area.

Coverages Available & Program Highlights:

General Liability
- Bodily Injury and Property Damage
- Personal and Advertising Injury
- Products Completed Operations
- Damage to Premises Rented to You
- Medical Expense (other than participants)
- No Charge for Certificates of Insurance
- Options Available Include:
  - Single Event Coverage (one month or less)
  - 3, 6 or 12 Months Coverage
  - Discounted Rates for Multiple Booths
  - No Limitation on Number of Shows for 3+ Months Coverage Periods

Equipment and Contents - Inland Marine (optional)
(not available in New Jersey)

Event Cancellation & Non-appearance (optional)

NOW - Buy Coverage Online!
**K&K Benefits:**
- Experienced & professional staff dedicated exclusively to servicing the K&K Concessionaires, Exhibitors and Vendors Program
- Proud member of the National Independent Concessionaire Association
- Over 50 years of experience providing sports, leisure and entertainment insurance
- In-house underwriting, policy administration and claims services
- 24-hour emergency phone service
- Insurance carriers rated “A” or higher by A.M. Best

**Submission Instructions:**

To request coverage through this program, please submit the appropriate application along with the underwriting information listed or apply online at www.eventinsurance-kk.com. 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 appropriate brochure and enrollment form to make sure you meet all the underwriting guidelines and understand the program terms and conditions. Please contact a K&K representative if you have any questions.

**Underwriting Information Required:**

- Completed and signed enrollment form(s), if submitting via fax, mail or email (see below)
- Full payment by check or credit/debit card

**Concessionaires, Exhibitors and Vendors Application(s):**

(Apply online at: www.eventinsurance-kk.com)

**K&K Application(s):**

- Concessionaires, Exhibitors & Vendors Enrollment Form

**Contact Information:**

1712 Magnavox Way
P.O. Box 2338
Fort Wayne, IN 46801-2338

**Concessionaires, Exhibitors and Vendors**

Risk Purchasing Group Program

**PHONE:** (800) 328-2317
**FAX:** (260) 459-5502
**EMAIL:** info@eventinsurance-kk.com
**WEB SITE:** www.eventinsurance-kk.com
California License #0334819
DANCE SCHOOLS & PROGRAMS

Eligible Operations:
- Ballet
- Ballroom
- Belly dancing
- Clogging
- Contemporary
- Country western
- Cultural/ethnic
- Flamenco
- Folk dancing
- Hawaiian
- Hip hop
- Irish
- Jazz
- Latin
- Modern
- Salsa
- Square
- Swing
- Tango
- Tap
- ZUMBA®

Ineligible Operations:
- Acrobatic & circus skills training
- Ballroom rental facilities
- Banquet & reception halls
- Cabarets
- Dance halls
- Discotheques
- Night clubs
- Production companies
- Professional dance companies
- Professional touring companies

K&K Benefits:
- Experienced & professional staff dedicated exclusively to servicing the K&K Dance School Program
- Over 50 years of experience providing sports, leisure and entertainment insurance
- In-house underwriting, policy administration and claims services
- 24-hour emergency phone service
- Insurance carriers rated “A” or higher by A.M. Best
- Premium installment plans available

This program has been designed for U.S.-based dance schools and other organizations specializing in the instruction of performance and social dance. Coverage provided includes important liability protection for the school or organization, including its employees and volunteers, for liability claims arising out of its operations. For eligible dance schools or programs, covered operations consist of premises, operations and activities involving registered participants for those activity(s)—under direct supervision or organized by the insured—which have been reported, paid for and approved by the company along with any ancillary event or activity held directly with the activity(s) at the insured’s location(s) or at approved off-site locations on the insured’s behalf.

In addition, coverage can also be considered for birthday/social party(s) related to the above described operations and activities.

Coverages Available & Program Highlights:

General Liability
- Bodily Injury and Property Damage
- Personal and Advertising Injury
- Products and Completed Operations
- Damage to Premises Rented to You
- Medical Expense (other than participants)
- Professional Liability
- Legal Liability to Participants
- Medical Payments for Participants
- Hired Auto and Employers’ Nonownership Liability (not provided while in Hawaii)
- No Charge for Certificates of Insurance
- Premises Liability Included
- Coverage for Demonstrations, Exhibitions and Recitals Included

Non-Registered Member Activity Coverage (optional)
Birthday/Social Party Coverage (optional)
Equipment and Contents - Inland Marine (optional)
(Not available in New Jersey)
Abuse, Molestation, Harassment or Sexual Conduct Defense Cost Reimbursement Coverage (optional)
Directors’ and Officers’ Liability including Employment Practices Liability (optional)
Excess Liability (optional)
Event Cancellation & Non-appearance (optional)
Submission Instructions:

To request coverage through this program, please submit the appropriate application along with the underwriting information listed or apply online at www.danceinsurance-kk.com. 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 appropriate brochure and enrollment form to make sure you meet all the underwriting guidelines and understand the program terms and conditions. Please contact a K&K representative if you have any questions.

Underwriting Information Required:

- Completed and signed enrollment form(s), if submitting via fax, mail or email (see below)
- Full payment by check or credit/debit card

Dance Schools & Program Application(s):
(Apply online at: www.danceinsurance-kk.com)

K&K Application(s)
- Dance Schools & Programs Enrollment Form
- RPG Directors’ & Officers’ Liability Enrollment Form

NOW - Buy Coverage Online!
K&K’s specialty web site, www.danceinsurance-kk.com offers on-line quoting and purchasing for dance schools & programs. Commission is also payable to agents/brokers when utilizing our on-line purchasing web site.
ENTERTAINMENT CENTERS

Eligible Operations:
- Batting cages
- Billiards
- Bowling
- Bumper cars/boats
- Climbing walls
- Coin operated rides
- Driving ranges
- Food/Novelty
- Other entertainment risks

- Go-karts
- Inflatables
- Kiddie rides
- Laser tag
- Miniature golf
- Paintball
- Soft play
- Video arcades

* If part of entertainment center
** With operator/attendant

Key Underwriting/Qualifying Factors (Including but not limited to):
- $3,500 minimum general liability premium

Ineligible for this program:
- Amusement parks
- Bungee jumps
- Mechanical bulls
- Night clubs
- Roller rinks

- Skateboarding
- Trampolines
- Velcro jumps
- Water parks/slides

K&K Benefits:
- Experienced & professional staff dedicated exclusively to servicing the K&K Entertainment Center Program
- Active participation in industry trade shows and meetings
- Over 50 years of experience providing sports, leisure and entertainment insurance
- In-house underwriting, policy administration, loss control and claims services
- 24-hour emergency phone service
- Insurance carriers rated “A” or higher by A.M. Best

K&K is committed to meeting the demands of the sports and entertainment marketplace and in response to clients requests, we have expanded our Entertainment Program. In addition to bowling operations, the program now includes coverage for a wide variety of fun center operations. From miniature golf to video arcades, K&K has the crucial insurance solutions that entertainment centers need.

Coverages Available & Program Highlights:

- General Liability
  - Employee Benefits Liability
  - Liquor Liability
  - Stop Gap
- Property
- Boiler & Machinery
- Inland Marine
- Commercial Auto
- Crime
- Business Income
- Excess Liability

Common Associated Exposures:
- Bar/lounges
- Bowling
- Food concessions
- Restaurants

Insuring the world’s fun®
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:

- Applications (See below)
- Five years of company loss runs
- Brochure (if available)
- Website address

Entertainment Center Application(s):

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

K&K Applications
- Entertainment Center Information Form

ACORD Applications
- Property
- Crime
- Commercial Auto
- Inland Marine
- Excess Liability

Contact Information:
1712 Magnavox Way
P.O. Box 2338
Fort Wayne, IN 46801-2338

Entertainment Center Program
PHONE: (800) 440-5580
FAX: (260) 459-5810
EMAIL: KK.VenueGaming@kandkinsurance.com
WEB SITE: www.kandkinsurance.com
California License #0334819
## Eligible Operations:
- Balloon artist
- Belly dancer
- Caricature artist
- Celebrity look-alike
- Clown
- Comedian
- Contortionist
- Face painter
- Holiday character
- Impersonator
- Impressionist
- Juggler
- Magician
- Mime
- Musician, singer or vocalist
- Poet
- Puppeteer
- Story teller
- Ventriloquist
- Western performer
- Yodeler

## Ineligible Operations:
- Acrobatic or aerialist performer
- *Actor portraying a historical person
- Circus performer
- DJ or KJ
- Escape artist
- Exotic dancer
- Group acts or bands
- Hypnotist
- Jouster
- Mascot (college, high school, school related)
- Performer putting on an athletic exhibition
- Performer using weapons (live ammunition or sharpened blades)
- Pyrotechnician
- Stripper
- Stunt personnel
- Tattoo or body piercing artist

*Contact us for information regarding our reenactor program.

## K&K Benefits:
- Experienced & professional staff dedicated exclusively to servicing the K&K Entertainer & Performer Program
- Over 50 years of experience providing sports, leisure and entertainment insurance
- In-house underwriting, policy administration, and claims services
- 24-hour emergency phone service
- Insurance carriers rated “A” or higher by A.M. Best

This insurance program has been designed for a U.S. based entertainer or performer who works on an independent contractor basis entertaining at local fairs, festivals, special events, private parties, convention or tradeshow booths. Coverages provided under this program include important liability protection for the entertainer or performer for liability claims arising out of their operations.

## Coverages Available & Program Highlights:

### General Liability
- Bodily Injury and Property Damage
- Products and Completed Operations
- Damage to Premises Rented to You
- Medical Expense (other than participants)
- Legal Liability to Participants
- Medical Payments for Participants
- No Charge for Certificates of Insurance

### Key Underwriting/Qualifying Factors
(Including but not limited to):
- Entertainer or performer must be at least 18 years of age
- Annual gross income from the entertainer’s or performer’s activities cannot exceed $300,000

NOW - Buy Coverage Online!
K&K’s specialty web site, [www.eventinsurance-kk.com](http://www.eventinsurance-kk.com) offers on-line quoting and purchasing for entertainers and performers. Commission payable to agents/brokers when utilizing our on-line purchasing web site.
**Submission Instructions:**

To request coverage through this program, please submit the appropriate application along with the underwriting information listed or apply online at www.eventinsurance-kk.com. 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 appropriate brochure and enrollment form to make sure you meet all the underwriting guidelines and understand the program terms and conditions. Please contact a K&K representative if you have any questions.

**Underwriting Information Required:**

- Completed and signed enrollment form(s), if submitting via fax, mail or email (see below)
- Full payment by check or credit/debit card

**Entertainers & Performers Application(s):**

(Apply online at: www.eventinsurance-kk.com)

**K&K Application(s)**

- Entertainer & Performer Enrollment Form

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**Contact Information:**

1712 Magnavox Way  
P.O. Box 2338  
Fort Wayne, IN 46801-2338

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**Entertainers & Performers**

Risk Purchasing Group Program

**PHONE:** (800) 328-2317  
**FAX:** (260) 459-5502

**EMAIL:**

info@eventinsurance-kk.com

**WEB SITE:**

www.eventinsurance-kk.com

California License #0334819
Eligible Operations:
- Community events
- Concerts
- Conventions
- Conference Championships
- Exhibitions
- Fairs
- Festivals
- Motorsport events
- Music events
- Special events
- Sporting events
- (amateur/collegiate/high school/professional)
- Teleconference
- Trade shows
- Weddings
- And more

Key Underwriting/Qualifying Factors (Including but not limited to):
- $250 minimum premium per event
- Must be bound and paid for 14 days prior to the event

K&K Benefits:
- Experienced & professional staff dedicated exclusively to servicing the K&K Event Cancellation Program
- Active participation in industry trade shows and meetings
- Over 50 years of experience providing sports, leisure and entertainment insurance
- In-house underwriting, policy administration, loss control and claims services
- K&K processes over 200,000 policy transactions and 40,000 claims annually
- 24-hour emergency phone service
- Insurance carriers rated “A” or higher by A.M. Best

In response to the needs of our clients, K&K Insurance now offers an insurance program designed specifically to protect event organizers, promoters or sponsors against cancellation, abandonment, postponement, interruption, curtailment or relocation of insured events.

Coverage is available on a first-dollar basis. Deductibles in the form of a fixed dollar amount or a percentage of the sum insured are also available in order to reduce the risk pricing. The program is offered on surplus lines paper through Lloyd’s with the option of insuring either gross revenues or the loss of costs and expenses.

Causes Of Loss May Include:
- Power failure
- Damage to leased or rented venues
- Damage to surrounding venues or infrastructure resulting in lack of access
- Failure of public transport facilities or denial of access
- Natural catastrophe such as earthquake or flood
- Adverse weather conditions (This coverage is broader than rain insurance and there are no rain gage requirements.)
- Non appearance of key individuals
- Inability to erect facilities at venue
- Disease outbreak (certain exclusions may apply)
- Strike risks
- Failure of TV broadcast
- Any other previously unforeseen cause not excluded under the wording

The policy covers the normal contractual relationships of an event organizer which can be adapted for any changed circumstances.
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:

- Application (See below)
- Multiple events under one policy require a breakdown per event, including a limit & location address

Event Cancellation Application(s):

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

K&K Applications

- Event Cancellation and Non-appearance Application

Contact Information:

1712 Magnavox Way
P.O. Box 2338
Fort Wayne, IN 46801-2338

Event Cancellation Program

PHONE: (800) 637-4757
FAX: (260) 459-5866

EMAIL:
KK.General@kandkinsurance.com

WEB SITE:
www.kandkinsurance.com
California License #0334819
Eligible Operations:
Fee-based professionals or businesses, domiciled in the United States, that plan, organize, coordinate and/or arrange public or private events and social gatherings for others.

Ineligible Operations:
- Concert promoters
- Event production companies
- Rental companies
- Talent agencies/companies
- Travel agencies

Note: Concert promoters may qualify for coverage under another K&K program (see reverse side for contact information)

K&K Benefits:
- Experienced & professional staff dedicated exclusively to servicing the K&K Event Planner Program
- Over 50 years of experience providing sports, leisure and entertainment insurance
- In-house underwriting, policy administration and claims services
- 24-hour emergency phone service
- Insurance carriers rated “A” or higher by A.M. Best
- Premium installment plans available

This program has been designed for U.S.-based professional event planners. Coverage provided includes important liability protection for liability claims arising out of their operations and premises. In addition, equipment and contents coverage is available as an option to provide protection for direct loss or damage to the event planner’s office supplies, equipment, furnishings, improvements and betterments, signs and non-structural glass.

Please note, this program does not provide liability coverage for the actual events planned, organized, coordinated or arranged by the event planner.

Coverages Available & Program Highlights:

General Liability
- Bodily Injury and Property Damage
- Personal and Advertising Injury
- Products and Completed Operations
- Damage to Premises Rented to You
- Medical Expense (other than participants)
- Hired Auto and Employers’ Nonownership Liability (not provided while in Hawaii)
- No Charge for Certificates of Insurance

Equipment and Contents - Inland Marine (optional)
(not available in New Jersey)

Event Cancellation & Non-appearance (optional)
Submission Instructions:

To request coverage through this program, please submit the appropriate application along with the 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 appropriate brochure and enrollment form to make sure you meet all the underwriting guidelines and understand the program terms and conditions. Please contact a K&K representative if you have any questions.

Underwriting Information Required:

- Completed and signed enrollment form(s) (see below)
- Full payment by check or credit/debit card

Event Planner Application(s):
(Applications can be obtained from our web site: www.kandkinsurance.com)

K&K Application(s)
- Event Planner Enrollment Form

Contact Information:
1712 Magnavox Way
P.O. Box 2338
Fort Wayne, IN 46801-2338

Event Planner Program
Risk Purchasing Group Program
PHONE: (877) 648-6404
FAX: (260) 459-5502
EMAIL:
info@eventinsurance-kk.com

Entertainment Program
PHONE: (800) 440-5580
FAX: (260) 459-5810
EMAIL:
KK.VenueGaming@kandkinsurance.com
WEB SITE:
www.kandkinsurance.com
California License #0334819
FAIRS & FAIRGROUNDS

Eligible Classifications:
- 4H fairs
- County fairs
- Agricultural expositions
- Livestock shows
- State fairs

Key Underwriting/Qualifying Factors (Including but not limited to):
- Management must have at least three years fair management experience
- Minimum premiums
- General liability- $2,500
- Package- $5,000

Ineligible for this program:
- Fair events involving extreme sports and extreme motorsports activities
- Concerts with rap, heavy metal, alternative, grunge and/or urban R&B music

K&K Benefits:
- Experienced & professional staff dedicated exclusively to servicing the K&K Fairs & Fairgrounds Program for over 20 years
- Proud member of International Association of Fairs & Expositions (IAFE)
- Active participation in industry trade shows and meetings
- Over 50 years of experience providing sports, leisure and entertainment insurance
- In-house underwriting, policy administration, loss control and claims services
- 24-hour emergency phone service
- Insurance carriers rated “A” or higher by A.M. Best
- Premium installment plans available

K&K covers everything from small local and county fairs to state fairs, including more specialized areas like livestock shows and agricultural expositions.

Coverages Available & Program Highlights:

General Liability
- Written on an Admitted Basis in Most States
- Broadened Coverage Form
- No General Aggregate
- Non-auditable Policy
- No Deductible
- Legal Liability to Participants
- Volunteer Accident- Accident Medical Coverage
  For Fair Volunteers
- Volunteers as Additional Insureds
- Contingent Ride Liability
- Fireworks Liability
- Liquor Liability
- Motorsports Liability
- Vendor/Exhibitor Coverage
- Employee Benefits Liability
- Transmissible Pathogens Coverage

Directors and Officers Including Employment Practices Liability

Property
- Equipment Breakdown Included
- Emergency Vacating Expenses Covered up to $15,000, Crisis Response Coverage—$25,000, Full Building Ordinance “A” Coverage

Inland Marine

Commercial Auto
- Owned Auto
- Nonowned/Hired Auto

Crime

Excess Liability

Workers’ Compensation

Event Cancellation & Non-appearance

Common Associated Exposures:

- Carnival rides
- Concessionaires
- Demolition derbies
- Displays
- Fireworks
- Horticultural, agricultural and home economics exhibits
- Interim events
- Livestock shows or auctions
- Parades
- Rodeos
- Truck & tractor pulls
- Vendors
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:

- Application(s) (see below)
- ACORD application(s) for other requested coverages
- Five years of detailed, currently-valued company loss runs
- Diagram/site plan of location/setup
- Schedule of events
- Web site address

Fairs & Fairgrounds Application(s):

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

K&K Application(s)
- Fairground Liability Information Form
- Event Insurance Enrollment Form
- Demo Derby Guidelines (if needed)
- Tractor Pull- Promoters Event Insurance Information Form (if needed)
- Tractor Pull Minimum Underwriting Guidelines
- Vendors As Additional Insureds Information Form (if needed)
- Fireworks Application (if needed)
- Liquor Liability (if needed)
- Directors and Officers including Employment Practices Liability (contact K&K for specific application)

ACORD Application(s)
- Property
- Crime
- Commercial Auto
- Inland Marine
- Umbrella/Excess Liability
- Workers’ Compensation
When it comes to festivals, you name it, chances are we've covered it—everything from small community tulip festivals to nationally known and recognized festivals. K&K has everything you need in insurance coverage to keep things festive.

**Eligible Operations:**
- Arts & craft festivals
- City celebrations
- Ethnic festivals
- Exhibitions/expositions
- Music festivals
- Holiday celebrations
- Themed festivals (e.g. rib fest, tulip festival, etc.)

**Key Underwriting/Qualifying Factors** *(Including but not limited to)*:
- Management must have at least three years festival/event management experience
- Minimum premiums
  - general liability - $2,500
  - package - $5,000

**Ineligible for this program:**
- Festivals involving extreme sports and extreme motorsports activities
- Concerts with rap, heavy metal, alternative, urban R&B and/or grunge music

**K&K Benefits:**
- Experienced & professional staff dedicated exclusively to servicing the K&K Festival Program for over 20 years
- Proud member of International Festivals & Events Association (IFEA) as well as many state and regional organizations
- Active participation in industry trade shows and meetings
- Over 50 years of experience providing sports, leisure and entertainment insurance
- In-house underwriting, policy administration, loss control and claims services
- 24-hour emergency phone service
- Insurance carriers rated “A” or higher by A.M. Best
- Premium installment plans available

**Coverages Available & Program Highlights:**

- **General Liability**
  - Written on an Admitted Basis in Most States
  - Broadened Coverage Form
  - No General Aggregate
  - Non-auditable Policy
  - No Deductible
  - Legal Liability to Participants
  - Volunteer Accident - Accident Medical Coverage For Volunteers
  - Volunteers as Additional Insureds
  - Contingent Ride Liability
  - Fireworks Liability
  - Liquor Liability
  - Vendor/Exhibitor Coverage
  - Employee Benefits Liability
  - Transmissible Pathogens Coverage

- **Directors and Officers Including Employment Practices Liability**
- **Property**
  - Equipment Breakdown Included
  - Emergency Vacating Expenses Covered up to $15,000, Crisis Response Coverage—$25,000, Full Building Ordinance “A” Coverage

- **Inland Marine**
- **Commercial Auto**
  - Owned Auto
  - Nonowned/Hired Auto

- **Crime**
- **Excess Liability**
- **Workers’ Compensation**
- **Event Cancellation & Non-appearance**

**Common Associated Exposures:**
- Arts & crafts displays
- Food & beverage concessions
- Horticultural/home economics exhibits
- Parades
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:

- Application(s) (see below)
- ACORD application(s) for other requested coverages
- Five years of detailed, currently-valued company loss runs
- Diagram/site plan of location/ setup
- Web site address
- Schedule of events

Festival Application(s):

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

K&K Application(s)

- Festival/Special Event/Parade Information Form
- Vendors As Additional Insureds Information Form (if needed)
- Fireworks Application (if needed)
- Liquor Liability (if needed)
- Directors and Officers including Employment Practices Liability (contact K&K for specific application)

ACORD Application(s)

- Property
- Crime
- Commercial Auto
- Inland Marine
- Excess Liability
- Workers’ Compensation

Contact Information:
1712 Magnavox Way
P.O. Box 2338
Fort Wayne, IN 46801-2338

Festival Program

PHONE: (800) 553-8368
FAX: (260) 459-5624

EMAIL:
KK.EventsAttractions@kandkinsurance.com

WEB SITE:
www.kandkinsurance.com

California License #0334819
K&K covers gaming risks from bingo halls to casinos through our tailor-made programs. Don’t gamble on your insurance coverage; choose K&K to protect your gaming operations and keep the good times rolling.

Coverages Available & Program Highlights:

- General Liability
  - Written on an Admitted Basis in Most States
  - Broadened Coverage Form
  - Liquor Liability
  - Employee Benefits Liability

- Property
- Boiler and Machinery
- Inland Marine
- Commercial Auto
- Garagekeepers Legal Liability
- Crime
- Excess Liability
- Workers’ Compensation (subject to availability)
- Event Cancellation & Non-appearance

Common Associated Exposures:

- Concessions
- Gift shops
- Entertainment
- Restaurants/louges
- Hotel/motel
- Valet parking

Eligible Operations:
- Bingo halls
- Casinos
- Card clubs
- Tribal gaming

Key Underwriting/Qualifying Factors (Including but not limited to):
- $3,500 minimum account premium

Ineligible for this program:
- Cruising vessels
- Dockside gaming

K&K Benefits:
- Experienced & professional staff dedicated exclusively to servicing the K&K Gaming Program
- Active participation in industry trade shows and meetings
- Over 50 years of experience providing sports, leisure and entertainment insurance
- In-house underwriting, policy administration, loss control and claims services
- 24-hour emergency phone service
- Insurance carriers rated “A” or higher by A.M. Best
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:

- Application(s) (see below)
- ACORD application(s) for other requested coverages
- Five years of detailed company loss runs and payrolls
- Schedule of activities & special events
- Most current financial statement
- Copies of contracts
- Copy of Gaming Compact (if applicable)

Gaming Application(s):

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

K&K Application(s)
- Gaming Supplemental Questionnaire
- Gaming Business Income Worksheet

ACORD Application(s)
- Property
- General Liability
- Crime
- Commercial Auto
- Inland Marine
- Umbrella/Excess Liability
- Workers’ Compensation

Contact Information:
1712 Magnavox Way
P.O. Box 2338
Fort Wayne, IN 46801-2338

Gaming Program
PHONE: (800) 440-5580
FAX: (260) 459-5810
EMAIL: KK.VenueGaming@kandkinsurance.com
WEBSITE: www.kandkinsurance.com
California License #0334819
GYMNASTICS SCHOOLS/CLUBS &/OR CHEER GYMS

Eligible Operations:
- Artistic gymnastics
- Cheerleading
- Competitive gymnastics
- Dance team
- Group gymnastics
- Motorskills development programs
- Mobile gymnastics
- “Mommy & Me”
- “Me & My Pal”
- “Parent-tot”
- Pre-school gymnastics
- Recreational gymnastics
- Rhythmic gymnastics
- Sports acrobatics
- Trampolines
- Tumble buses
- Tumbling

Ineligible Operations:
- Circus skill training
- Operations as a sports complex or multi-purpose facility, except for those sports(s) and/or subsidiary activities that have been reported, paid for, and approved by K&K.

K&K Benefits:
- Experienced & professional staff dedicated exclusively to servicing the K&K Gymnastics Schools/Clubs &/or Cheer Gyms Program
- Over 50 years of experience providing sports, leisure and entertainment insurance
- In-house underwriting, policy administration and claims services
- 24-hour emergency phone service
- Insurance carriers rated “A” or higher by A.M. Best
- Premium installment plans available

This program has been designed for U.S.-based gymnastics schools/clubs and/or cheer gyms specializing in the instruction of gymnastics, tumbling, cheerleading/dance and related programs. Coverage provided includes important liability protection for the school/club and/or gym, including its employees and volunteers, for liability claims arising out of its operations.

For eligible gymnastics schools/clubs, covered operations consist of premises, operations and activities involving registered participants for those sport(s) and/or activity(s)—under direct supervision or organized by the insured—which have been reported, paid for and approved by the company along with any ancillary event or activity held directly with that sport(s) or activity(s) at the insured’s location(s) or at approved off-site locations on the insured’s behalf.

In addition, coverage can also be considered for birthday/social party(s) related to the above described operations and activities.

Coverages Available & Program Highlights:

General Liability
- Bodily Injury and Property Damage
- Personal and Advertising Injury
- Products and Completed Operations
- Damage to Premises Rented to You
- Medical Expense (other than participants)
- Hired Auto and Employers’ Nonownership Liability (not provided in Hawaii)
- Professional Liability
- Legal Liability to Participants
- Medical Payments for Participants
- No Charge for Certificates of Insurance
- Premises Liability Included

Subsidiary Activities Coverage (optional)
Birthday or Social Party Coverage (optional)
Equipment and Contents - Inland Marine (optional) (not available in New Jersey)
Abuse, Molestation, Harassment or Sexual Conduct Defense Cost Reimbursement Coverage (optional)
Meets, Competitions & Events Coverage (optional)
Excess Liability (optional)
Directors and Officers Liability including Employment Practices Liability (optional)
Event Cancellation & Non-appearance (optional)
Submission Instructions:

To request coverage through this program, please submit the appropriate application along with the underwriting information listed or apply at www.gymnasticsinsurance-kk.com. 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 appropriate brochure and enrollment form to make sure you meet all the underwriting guidelines and understand the program terms and conditions. Please contact a K&K representative if you have any questions.

Underwriting Information Required:

- Completed and signed enrollment form(s), if submitting via fax, mail or email (see below)
- Full payment by check or credit/debit card

Gymnastics Schools/Clubs &/or Cheer Gyms Application(s):
(Apply online at: www.gymnasticsinsurance-kk.com)

K&K Application(s):
- Gymnastics Schools/Clubs and/or Cheer Gyms Enrollment Form
- RPG Directors’ & Officers’ Liability Enrollment Form
- Gymnastics Schools/Clubs and/or Cheer Gyms Inflatable Amusement Device Questionnaire

NOW - Buy Coverage Online!
K&K’s specialty web site, www.gymnasticsinsurance-kk.com offers on-line quoting and purchasing for gymnastics schools/clubs and/or cheer gyms. Commission is also payable to agents/brokers when utilizing this our on-line purchasing web site.
HEALTH CLUBS FULL SERVICE

Eligible Operations:
- Exercise & sport clubs
- Fitness & training centers
- Gyms
- Health & wellness clubs
- Racquet & tennis clubs
- Sports & athletic clubs

Key Underwriting/Qualifying Factors (Including but not limited to):
- Must require members & non-members (guests) to sign waiver & release/hold harmless agreement
- $3,000 minimum account premium

Ineligible for this program:
- Children’s fitness facility (Call 1-800-506-4856 to discuss eligibility)
- Swimming & aquatic centers
- Seasonal swim/tennis associations/clubs
- Climbing wall clubs
- Day care service (drop-off)

*Note: Smaller health & fitness facilities may qualify for coverage under one of K&K’s Risk Purchasing Group programs (see reverse side for contact information)

K&K Benefits:
- Experienced & professional staff dedicated exclusively to servicing the K&K health and fitness programs for over 15 years
- Carrier supported loss control services
- Advertising presence in industry trade publications such as CBI, Club Industry and Fitness Management
- Over 50 years of experience providing sports, leisure and entertainment insurance
- In-house underwriting, policy administration and claims services
- 24-hour emergency phone service
- Insurance carriers rated “A” or higher by A.M. Best
- Premium installment plans available

K&K’s program offers a complete package of insurance coverages tailored to the specific risks faced by health club operations today.

Coverages Available & Program Highlights:

Property
- Newly Acquired or Constructed Building
- Newly Acquired Business Personal Property
- Ordinance & Law
- Off-premises Power Failure
- Water Back-up of Sewers & Drains
- Outdoor Signs
- Outdoor Property (trees, shrubs or plants)
- Property Off Premises
- Accounts Receivable/Valuable Papers & Records
- Replacement Cost Defined
- Covered Property Definition Redefined
- Equipment Breakdown Included

General Liability
- No General Aggregate
- Admitted or Non-admitted Basis
- Broadened Coverage Form
- Non-auditable Policy
- Legal Liability to Participants
- Professional Liability Extension

Optional Coverages
- Liquor Liability
- Limited Tanning Liability
- Sub-contractors can be added as Additional Insureds
- Employee Benefits Liability
- Stop Gap Liability

Inland Marine

Crime

Commercial Auto/Nonowned Hired Auto Liability

Excess Liability

Workers’ Compensation (subject to state availability)

Event Cancellation & Non-appearance

Common Associated Exposures:
- Baby-sitting/child care
- Climbing walls
- Diet/weight control
- Massage therapy
- Pro/sport shops
- Personal training
- Restaurants/lounges
- Snack/juice bars
- Spa services
- Tanning
- Whirlpools/saunas/steamrooms

Insuring the world’s fun®
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:

- Application(s) (see below)
- ACORD application(s) for other requested coverages
- Five years of company loss runs
- Copy of waiver & release forms (members, guests, tanning members)

Health & Fitness Application(s):
(Applications can be obtained from our web site: www.kandkinsurance.com)

K&K Application(s)
- Health Club–Full Service Information Form
- Abuse & Molestation Supplemental Questionnaire (if needed)
- Liquor Liability Application (if needed)

Contact Information:
1712 Magnavox Way
P.O. Box 2338
Fort Wayne, IN 46801-2338

*Health Club Program - Basic Service
PHONE: (877) 355-0315
FAX: (260) 459-5821
EMAIL: KK.Recreation@kandkinsurance.com
WEB SITE: www.kandkinsurance.com

*Health Clubs - Limited Service
Risk Purchasing Group Program
PHONE: (800) 506-4856
FAX: (260) 459-5590
EMAIL: info@fitnessinsurance-kk.com
WEB SITE: www.fitnessinsurance-kk.com
California License #0334819

Insuring the world’s fun®
2/15/11
HEALTH CLUBS BASIC SERVICE

Eligible Operations:
- Exercise & sport clubs
- Fitness & training centers
- Gyms
- Health & wellness clubs
- Racquet & tennis clubs
- Sports & athletic clubs

Key Underwriting/Qualifying Factors (Including but not limited to):
- Must require members & non-members (guests) to sign waiver & release/hold harmless agreement
- Total annual revenue should be $2,000,000 or less (excluding revenue for initiation/sign-up fees) on a per location basis
- $1,500 minimum account premium

Ineligible for this program:
- Climbing walls
- Day care service (drop-off)
- Ecommerce consulting
- Gymnastics classes/full trampolines
- Ice/in-line/roller skating
- Medical Services/
- Physicals/stress testing
- Children's fitness facility
(Call 1-800-506-4856 to discuss eligibility)

*Note: Smaller health & fitness facilities may qualify for coverage under one of K&K’s Risk Purchasing Group programs (see reverse side for contact information)

K&K’s program offers a complete package of insurance coverages tailored to the specific risks faced by health club operations today.

Coverages Available & Program Highlights:

General Liability
- General Aggregate (limit options available)
- Products-completed Operations
- Personal and Advertising Injury
- Legal Liability to Participants
- Limited Professional Liability
- Damage to Premises Rented To You
- Medical Expense Limit

Optional Coverages
- Inland Marine (not available in New Jersey)
- Supplies & Inventory
- Equipment & Contents
- Improvements & Betterments
- Signs
- Abuse, Molestation, Harassment or Sexual Conduct Defense Cost Reimbursement Coverage
- Stop Gap Liability
- Liquor Liability
- Employee Benefits Liability
- Limited Tanning Liability

Commercial Auto/Nonowned Hired Auto Liability
Excess Liability
Workers’ Compensation (subject to state availability)

Common Associated Exposures:
- Aerobics
- Basketball/volleyball
- Cardio machines
- Circuit training
- Free weights
- Group exercise classes
- Massage
- Noncontact martial arts
- Nursery, baby-sitting
- Nutritional weight control
- Personal training

- Pilates
- Pro shops
- Racquet sports
- Resistance machines
- Saunas/steam rooms
- Snack/juice bars
- Strength training
- Swimming pools
- Tanning
- Whirlpool/hot tubs
- Yoga
K&K Benefits:
- Experienced & professional staff dedicated exclusively to servicing the K&K health and fitness programs for over 15 years
- Carrier supported loss control services
- Advertising presence in industry trade publications such as CBI, Club Industry and Fitness Management
- Over 50 years of experience providing sports, leisure and entertainment insurance
- In-house underwriting, policy administration and claims services
- 24-hour emergency phone service
- Insurance carriers rated “A” or higher by A.M. Best
- Premium installment plans available

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:
- Fully completed & signed enrollment form for coverage desired (see below)
- Four years of company loss runs
- New ventures (in operation less than two years), a financial proforma showing revenue projections with the resume of the owner or manager, outlining their previous experience
- Copy of waiver & release forms (members, guests, tanning members)

Health & Fitness Application(s):
(Applications can be obtained from our web site: www.kandkinsurance.com)

K&K Application(s)
- Health Club Basic Service Enrollment Form

Contact Information:
1712 Magnavox Way
P.O. Box 2338
Fort Wayne, IN 46801-2338

*Health Clubs - Limited Service
Risk Purchasing Group Program

PHONE: (800) 506-4856
FAX: (260) 459-5590

EMAIL: info@fitnessinsurance-kk.com
WEB SITE: www.fitnessinsurance-kk.com
California License #0334819
HEALTH CLUBS LIMITED SERVICE

**Eligible Operations:**
U.S.-based health clubs with annual sales of $500,000 or less qualify for this program.

**Key Underwriting/Qualifying Factors** *(Including but not limited to):*
- Total revenue must be less than $500,000

**Ineligible Operations:**
- Annual sales more than $500,000
- Childcare services/facilities
- Climbing walls
- Dance, gymnastics & martial arts schools/studios
- Facilities or operations outside of the U.S.
- Ice skating, roller skating or skating treadmills
- Medical, therapy or health care services
- Physical therapy
- Physicals or stress testing
- Salon service or indoor tanning
- Saunas or steam rooms
- Sports medicine
- Sports rehabilitation services/therapy
- Sports skills instructional facilities, academies, schools or programs
- Swimming pools, hot tubs, whirlpools, jacuzzis, cold plunge
- Unattended/unstaffed 24-hour key card/key pad/key code access or unattended/unstaffed operations

**K&K Benefits:**
- Experienced & professional staff dedicated exclusively to servicing the K&K health and fitness programs for over 15 years
- Over 50 years of experience providing sports, leisure and entertainment insurance
- In-house underwriting, policy administration and claims services
- 24-hour emergency phone service
- Insurance carriers rated “A” or higher by A.M. Best
- Premium installment plans available

This program has been designed for U.S.-based owners and operators of health clubs offering programs and services that may include personal training, aerobics, yoga, pilates, free weights, resistance machines, cardio machines and a variety of exercise classes for members. Coverage provided includes important liability protection for the health club, including its employees, for liability claims arising out of the operations of the health club at a designated location. Note: coverage does not extend to independent contractors of the health club unless the optional coverage available with this program is purchased.

Additional programs may be available for facilities not eligible for this program, or those requiring additional coverage needs. Contact K&K to help place your risk.

**Coverages Available & Program Highlights:**

**General Liability**
- Bodily Injury and Property Damage
- Personal and Advertising Injury
- Products and Completed Operations
- Damage to Premises Rented to You
- Medical Expense (other than participants)
- Hired Auto and Employers’ Nonownership Liability (not provided while in Hawaii)
- Professional Liability
- Legal Liability to Participants
- No Charge for Certificates of Insurance
- Premises Liability Included
- Off-site Premises Liability Available

**Equipment and Contents - Inland Marine (optional)** *(not available in New Jersey)*

**Abuse, Molestation, Harassment or Sexual Conduct Defense Cost Reimbursement Coverage (optional)**

**Medical Payments for Participants Coverage (optional)**

**Professional Liability for Independent Contractors (non-employees) (optional)**

**Excess Liability (optional)**

**Event Cancellation & Non-appearance (optional)**

* * * * * * * * * * * * * * * * * * * * * * * * * * *

**NOW - Buy Coverage Online!**
K&K’s specialty web site, www.fitnessinsurance-kk.com offers on-line quoting and purchasing for fitness facilities. Commission is also payable to agents/brokers when utilizing our on-line purchasing web site.

* * * * * * * * * * * * * * * * * * * * * * * * * * *
Submission Instructions:

To request coverage through this program, please submit the appropriate application along with the underwriting information listed or apply online at www.fitnessinsurance-kk.com. 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 appropriate brochure and enrollment form to make sure you meet all the underwriting guidelines and understand the program terms and conditions. Please contact a K&K representative if you have any questions.

Underwriting Information Required:

- Completed and signed enrollment form(s), if submitting via fax, mail or email (see below)
- Full payment by check or credit/debit card

Health Club - Limited Services Application(s):

(Apply online at: www.fitnessinsurance-kk.com)

K&K Application(s)

- Health Club - Limited Services Enrollment Form

Contact Information:

1712 Magnavox Way
P.O. Box 2338
Fort Wayne, IN 46801-2338

Health Clubs - Limited Service

Risk Purchasing Group Program

PHONE: (800) 506-4856
FAX: (260) 459-5590

EMAIL: info@fitnessinsurance-kk.com

WEB SITE: www.fitnessinsurance-kk.com

California License #0334819
**Eligible Operations:**
U.S. based exercise studios or circuit training facilities with 3,000 square feet or less of leased or owned space per location.

**Key Underwriting/Qualifying Factors** (Including but not limited to):
- Studio facilities with 3,000 or less square feet

**Ineligible Operations:**
- Childcare services/facilities
- Climbing walls
- Dance, gymnastics and martial arts school/studios
- Facilities or operations outside of the U.S.
- Ice skating, roller skating or skating treadmills
- Medical, therapy or health care services
- Open access to members to utilize facility on a self directed basis outside of structured program
- Physical therapy
- Physicals or stress testing
- Salon services or indoor tanning
- Saunas or steam rooms
- Sports medicine
- Sports rehabilitation services/therapy
- Sports skills instructional facilities, academies, schools or programs
- Swimming pools, hot tubs, whirlpools, jacuzzis or cold plunge
- Unattended/unstaffed 24-hour key card/key pad/key code access or unattended/unstaffed operations

**K&K Benefits:**
- Experienced & professional staff dedicated exclusively to servicing the K&K health and fitness programs for over 15 years
- Over 50 years of experience providing sports, leisure and entertainment insurance
- In-house underwriting, policy administration and claims services
- 24-hour emergency phone service
- Insurance carriers rated “A” or higher by A.M. Best
- Premium installment plans available

This program has been designed for U.S.-based owners and operators of exercise studios and circuit training facilities that offer personal/individual training and exercise in scheduled fitness/exercise programs that are under the direct supervision of a fitness professional such as a personal trainer or exercise instructor or in a structured/sequential order for an individual. Coverage provided includes important liability protection for the studio/facility, including its employees for liability claims arising out of the operations of the studio/facility at a designated location. Note: coverage does not extend to your independent contractors unless the optional coverage available with this program is purchased.

Additional programs may be available for facilities not eligible for this program, or those requiring additional coverage needs. Contact K&K to help place your risk.

**Coverages Available & Program Highlights:**

**General Liability**
- Bodily Injury and Property Damage
- Personal and Advertising Injury
- Products and Completed Operations
- Damage to Premises Rented to You
- Medical Expense (other than participants)
- Hired Auto and Employers’ Nonownership Liability (not provided while in Hawaii)
- Professional Liability
- Legal Liability to Participants
- No Charge for Certificates of Insurance
- Premises Liability Included
- Off-site Premises Liability Available

**Equipment and Contents - Inland Marine (optional)** (not available in New Jersey)

**Medical Payments for Participants Coverage (optional)**

**Professional Liability for Independent Contractors (non-employees) (optional)**

**Excess Liability (optional)**

**Event Cancellation & Non-appearance (optional)**

**NOW - Buy Coverage On-line!**
K&K’s specialty web site, [www.fitnessinsurance-kk.com](http://www.fitnessinsurance-kk.com) offers on-line quoting and purchasing fitness facilities. Commission payable to agents/brokers when utilizing our on-line purchasing web site.
Submission Instructions:

To request coverage through this program, please submit the appropriate application along with the underwriting information listed or apply online at www.fitnessinsurance-kk.com. 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 appropriate brochure and enrollment form to make sure you meet all the underwriting guidelines and understand the program terms and conditions. Please contact a K&K representative if you have any questions.

Underwriting Information Required:

- Completed and signed enrollment form(s), if submitting via fax, mail or email (see below)
- Full payment by check or credit/debit card

Exercise Studio Application(s):
(Apply online at: www.fitnessinsurance-kk.com)

K&K Application(s)
- Exercise/Circuit/Personal Training Studio Enrollment Form

Contact Information:
1712 Magnavox Way
P.O. Box 2338
Fort Wayne, IN 46801-2338

Exercise Studio
Risk Purchasing Group Program

PHONE: (800) 506-4856
FAX: (260) 459-5590
EMAIL: info@fitnessinsurance-kk.com
WEB SITE: www.fitnessinsurance-kk.com
California License #0334819
INDEPENDENT INSTRUCTOR OF THE ARTS

Eligible Operations:
An instructor age 18 or older who conducts private or group instruction for any of the following is eligible to enroll in this program:

- Artist painting
- Brass instruments
- Clay work and/or pottery
- Craft making
- Digital photography and/or art
- Drama
- Drawing
- Language
- Percussion instruments
- Piano, keyboard and/or organ
- Sculpting
- String instruments
- Vocals
- Woodwind instruments

Key Underwriting/Qualifying Factors (Including but not limited to):
- Must be an instructor who directly supervises an individual or group in music and/or arts

Ineligible for this program:
- Instructors under the age of 18
- Employment as an exempt or non-exempt employee of a school, university or college
- Instructors operating outside the U.S.
- Sports, fitness or dance related instructor activities

K&K Benefits:
- Experienced & professional staff dedicated exclusively to servicing the K&K Instructor Programs
- Over 50 years of experience providing sports, leisure and entertainment insurance
- In-house underwriting, policy administration and claims services
- 24-hour emergency phone service
- Insurance carriers rated “A” or higher by A.M. Best

This program has been designed to meet the unique needs of a U.S.-based independent instructor of the arts. Coverage provided includes important liability protection for liability claims arising out of their operations.

Please note, this program does not provide liability coverage for the operation, ownership or management of an art or music facility.

Coverages Available & Program Highlights:

General Liability
- Bodily Injury and Property Damage
- Personal and Advertising Injury
- Products and Completed Operations
- Damage to Premises Rented to You
- Medical Expense (other than participants)
- Professional Liability
- Legal Liability to Participants
- No Charge for Certificates of Insurance

Event Cancellation & Non-appearance (optional)
Submission Instructions:

To request coverage through this program, please submit the appropriate application along with the 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 appropriate brochure and enrollment form to make sure you meet all the underwriting guidelines and understand the program terms and conditions. Please contact a K&K representative if you have any questions.

Underwriting Information Required:

- Completed and signed enrollment form(s) (see below)
- Full payment by check or credit/debit card

Independent Instructor of the Arts Application(s):

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

K&K Application(s)
- Independent Instructor of the Arts Enrollment Form

Contact Information:
1712 Magnavox Way
P.O. Box 2338
Fort Wayne, IN 46801-2338

Arts Instructor
Risk Purchasing Group Program

PHONE: (877) 648-6404
FAX: (260) 459-5502

EMAIL:
info@eventinsurance-kk.com

WEB SITE:
www.kandkinsurance.com

California License #0334819

NOTE:
Agent/broker commission is not payable in this program. A fee may be charged separately, subject to state regulations. Contact a K&K representative if you have questions.
INSTRUCTORS
Dance - Fitness - Martial Arts/Self Defense - Sports

Eligible Operations:
Dance Instructors:
- Ballet
- Ballroom
- Belly dancing
- Clogging
- Contemporary
- Country western
- Cultural/ethnic
- Flamenco
- Folk dancing
- Hawaiian
- Hip hop

- Irish
- Jazz
- Latin
- Modern
- Salsa
- Scottish
- Square
- Swing
- Tap
- ZUMBA®

Fitness Instructors:
- Aerobics
- Aquatic exercise
- Cardio kickboxing
- Children's fitness
- Exercise
- Fitness bootcamp
- Gyrotonic®

- Personal training
- Pilates
- Qigong
- Spinning
- Strength
- Tai chi
- Yoga

Martial Arts/Self Defense:
- Law enforcement/security defense tactic instruction
- Self defense instruction
- Martial arts instruction of:
  - Aikido
  - Brazilian jiu jitsu
  - Capoeira
  - Chi kun
  - Gojo-ryu
  - Hapkido
  - Jeet kune do
  - Judo

- Jujitsu
- Karate
- Kenjitsu
- Krav maga
- Kung fu
- Taekwondo
- Tai chi
- Tang soo do

Sports Instructors:
- Baseball
- Basketball
- Baton twirling
- Bowling
- Cheerleading
- Fencing
- Figure skating
- Football
- Golf
- Hockey
- Lacrosse
- Tumbling (floor only, no gymnastic apparatus)

- Racquetball
- Road running
- Soccer
- Softball
- Swimming
- Table tennis
- Tennis
- Track & field
- Volleyball
- Wrestling

Sports, fitness, dance, and martial arts/self defense instructors, now your insurance program can be in top shape, too! K&K can offer coverages that will defend and indemnify instructors for alleged negligence resulting in bodily injury and property damage while performing their duties.

Must be an instructor who directly supervises an individual or group in sport, fitness, dance, or martial arts-related activities.

Coverages Available & Program Highlights:

General Liability
- Bodily Injury and Property Damage
- Personal and Advertising Injury
- Products and Completed Operations
- Professional Liability
- Medical Expense (other than participants)
- Legal Liability to Participants
- Damage to Premises Rented to You
- No Charge for Certificates of Insurance
- 1-year and 2-year Policy Terms

Ineligible Operations:
- Boxing (contact/sparring)
- Certified athletic trainers
- Coaching of competitive athletics
- Firearms training
- Instructors operating outside of the United States
- Instructors of: Dim Mak, Haganah, Kali, Escrima, Savate, Sayoc Kali, Thai boxing, Muay thai
- Military/paramilitary combat training
- Instructors under the age of 18
- Employment as an exempt or non-exempt employee of a school, university or college
- Tournaments or competitions
- Training of mixed martial or ultimate fighting
- Sports instruction of the following activities:
  - canoeing
  - life guarding
  - cycling
  - rowing
  - diving
  - scuba diving
  - equestrian
  - skiing
  - gymnastics
  - surfing
  - kayaking
Submission Instructions:

To request coverage through this program, please submit the appropriate application along with the 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 appropriate brochure and enrollment form to make sure you meet all the underwriting guidelines and understand the program terms and conditions. Please contact a K&K representative if you have any questions.

Underwriting Information Required:

- Completed and signed enrollment form(s), if submitting via fax, mail or email (see below)
- Full payment by check or credit/debit card

K&K Application(s):

- Sports Instructor Enrollment Form
- Fitness Instructor Enrollment Form
- Dance Instructor Enrollment Form
- Martial Arts/Self Defense Instructor Enrollment Form

K&K Benefits:

- Experienced & professional staff dedicated exclusively to servicing the K&K Instructor Programs
- Over 50 years of experience providing sports, leisure and entertainment insurance
- In-house underwriting, policy administration and claims services
- 24-hour emergency phone service
- Insurance carriers rated "A" or higher by A.M. Best

NOW - Buy Coverage On-line!

K&K’s specialty web site, www.fitnessinsurance-kk.com offers on-line quoting and purchasing for sports, fitness and dance instructors only. Commission payable to agents/brokers when utilizing our on-line purchasing web site.
**MARTIAL ARTS SCHOOLS & PROGRAMS**

**Eligible Operations:**
- Aikido
- Brazilian jiu jitsu
- Capoeira
- Chi kun
- Fitness boxing (non-contact)
- Goju-ryu
- Hapkido
- Jeet kune do
- Judo
- Jujitsu
- Karate*
- Kenjitsu
- Kickboxing (cardio/fitness only)
- Kickboxing (contact/sparring)
- Krav maga
- Kung fu
- Shaolinquan
- Taekwondo
- Tai chi
- Taijiquan
- Tang soo do
- Wushu

* Karate includes various styles such as: Chito-ryu, Goju-ryu, Isshin-ryu, Shuri-ryu, Kyokushinkai, Seido juku, Keichu do, Keichu-ryu, Shorin-ryn, Shoto kan, Shito-ryu, Uechi-ryu, Wado-ryu and Yoshukai karate

**Ineligible Operations:**
- Boxing (contact/sparring)
- Thai boxing/muay thai competitions/tournaments
- Training programs for law enforcement, public safety and military personnel
- Ultimate fighting/extreme fighting/cage fighting competitions/tournaments
- Wrestling

This program has been designed for U.S.-based martial arts schools and other organizations specializing in the instruction of martial arts. Coverage provided includes important liability protection for the school or organization, including its employees and volunteers, for liability claims arising out of its operations. For eligible schools or organizations, covered operations consists of premises liability as well as martial arts activities, instruction, practices, demonstrations and exhibitions that are hosted and supervised by the insured for those participants who are registered members of their school or program at the reported locations or at various off-site locations while the insured’s operations and activities are being held. In addition, coverage is provided for parades in which the enrolled member participates, picnics, award banquets and ceremonies and incidental fund-raising activities involving the sale of products, coupons, raffle tickets and services, such as: car washes, bake sales and coin drops hosted and supervised by the insured.

**Coverages Available & Program Highlights:**

**General Liability**
- Bodily Injury and Property Damage
- Personal and Advertising Injury
- Products and Completed Operations
- Damage to Premises Rented to You
- Medical Expense (other than participants)
- Hired Auto and Employers’ Nonownership Liability (not provided while in Hawaii)
- Professional Liability
- Legal Liability to Participants
- Medical Payments for Participants
- No Charge for Certificates of Insurance
- Premises Liability Included

**Subsidiary Activities Coverage** (optional)
**Birthday Party Coverage** (optional)
**Equipment and Contents - Inland Marine** (optional)
  (not available in New Jersey)
**Abuse, Molestation, Harassment or Sexual Conduct Defense Cost Reimbursement Coverage** (optional)
**Hosted Tournament Coverage** (optional)
**Excess Liability** (optional)
**Directors’ and Officers’ Liability Including Employment Practices Liability for Not-for-Profit Organizations** (optional)
**Event Cancellation & Non-appearance** (optional)
Submission Instructions:

To request coverage through this program, please submit the appropriate application along with the underwriting information listed or apply online at www.martialartsinsurance-kk.com. In some cases, requested coverages may not be offered or available due to underwriting criteria and/or carrier guidelines. The earliest date that coverage can be bound is the day after your completed enrollment form and payment are received and approved. It is important to carefully review the appropriate brochure and enrollment form to make sure you meet all the underwriting guidelines and understand the program terms and conditions. Please contact a K&K representative if you have any questions.

Underwriting Information Required:

- Completed and signed enrollment form(s), if submitting via fax, mail or email (see below)
- Full payment by check or credit/debit card

Martial Arts Schools & Programs Application(s):

(Apply online at: www.martialartsinsurance-kk.com)

K&K Application(s)
- Martial Arts Schools & Programs Enrollment Form
- Workers’ Compensation Acord Form
- K&K Workers’ Compensation Supplemental Questionnaire
- Amateur Sports RPG Directors’ & Officers’ Liability Enrollment Form

Contact Information:
1712 Magnavox Way
P.O. Box 2338
Fort Wayne, IN 46801-2338

Martial Arts Schools & Programs
Risk Purchasing Group Program

PHONE: (800) 648-6406
FAX: (260) 459-5940
EMAIL: info@martialartsinsurance-kk.com
WEB SITE: www.martialartsinsurance-kk.com

California License #0334819

K&K Benefits:
- Experienced & professional staff dedicated exclusively to servicing the K&K Martial Arts Schools Program
- Over 50 years of experience providing sports, leisure and entertainment insurance
- In-house underwriting, policy administration and claims services
- 24-hour emergency phone service
- Insurance carriers rated “A” or higher by A.M. Best
- Premium installment plans available

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NOW - Buy Coverage Online!
K&K’s specialty web site, www.martialartsinsurance-kk.com offers on-line quoting and purchasing for martial arts schools & programs. Commission is also payable to agents/brokers when utilizing this our on-line purchasing web site.

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MOTORCYCLE & POWERSPORT DEALERSHIPS (Franchised)

Approved Manufacturer Brands:
- American Ironhorse
- Aprilia
- Arctic Cat
- Bennche
- Big Bear American Made Choppers, Inc.
- Big Dog
- BMW
- Bombardier
- Boss Hoss
- Bourget’s Bike Works
- California Side Car
- Can-am
- Champion Side Car
- Derbi
- Ducati
- E-TON
- Genuine Scooters
- Gilera
- Harley-Davidson
- Honda
- Husqvarna/Cagiva USA
- Hyosung
- Indian
- Kawasaki
- Knievel
- KTM
- Kymco
- Lehman Trikes, Inc.
- Lynx
- Moto Guzzi
- Motor Trike, Inc.
- Orange County Choppers
- Piaggio
- Polaris
- Royal Enfield
- Saxon
- SeaDoo
- Schwinn Motor Scooters
- SkiDoo
- Sullivan’s Motorcycles
- Suzuki
- The Trike Shop
- Thunder Mountain Motorcycles
- Tomberlin - Golf Carts
- Triumph
- Vespa
- Yamaha
- American Ironhorse
- Aprilia
- Arctic Cat
- Bennche
- Big Bear American Made Choppers, Inc.
- Big Dog
- BMW
- Bombardier
- Boss Hoss
- Bourget’s Bike Works
- California Side Car
- Can-am
- Champion Side Car
- Derbi
- Ducati
- E-TON
- Genuine Scooters
- Gilera
- Harley-Davidson
- Honda
- Husqvarna/Cagiva USA
- Hyosung
- Indian
- Kawasaki
- Knievel
- KTM
- Kymco
- Lehman Trikes, Inc.
- Lynx
- Moto Guzzi
- Motor Trike, Inc.
- Orange County Choppers
- Piaggio
- Polaris
- Royal Enfield
- Saxon
- SeaDoo
- Schwinn Motor Scooters
- SkiDoo
- Sullivan’s Motorcycles
- Suzuki
- The Trike Shop
- Thunder Mountain Motorcycles
- Tomberlin - Golf Carts
- Triumph
- Vespa
- Yamaha

Key Underwriting/Qualifying Factors (Including but not limited to):
- $10,000 minimum account premium

Common Associated Exposures:
- Demo rides
- Parts & accessories sales
- Service & repair
- Storage of customer units

K&K Benefits:
- Experienced & professional staff dedicated to servicing the K&K Franchised Motorcycle & Powersport Dealership Program for over 20 years
- Over 50 years of experience providing sports, leisure and entertainment insurance
- In-house underwriting, policy administration, loss control and claims services
- 24-hour emergency phone service
- Insurance carriers rated “A” or higher by A.M. Best

The Franchised Motorcycle & Powersport Dealership Program has been specifically designed to provide dealerships selling powersports products with a comprehensive package policy including optional excess, employment related practices liability and workers' compensation. Eligible dealership operations sell products including motorcycles, ATVs, snowmobiles, watercraft, etc. Liability coverage is limited to approved manufacturer brands.

Coverages Available:

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<td>Buildings; Business Personal Property; Business Income/Extra Expense</td>
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<td>Equipment Breakdown</td>
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<td>Property Enhancement Endorsements</td>
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Inland Marine

Crime
Excess Liability
Employment Practices Liability
Workers’ Compensation

Program Highlights:
- Interest-free payment plans available.
- Boats manufactured by Bombardier and Yamaha can be insured for liability, physical damage and includes demonstration coverage.
- Personal Watercraft coverage is limited to the acceptable manufacturer brands.
- Program is available to approved manufacturer brand dealerships without motorcycle sales.
- Audit and Reporting processes eliminated.
- Inventory values can be rated on prior 12-month average values.
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:

- Application(s) (see below)
- Five years of company loss runs, as applicable
- Employee list with name, date of birth, license number, job title and if furnished a vehicle
- List of owned vehicles
- If a new venture, a business plan, ProForma and a narrative detailing owner’s experience (required)
- Prior 12-month inventory values

Motorcycle & Powersport Dealership Application(s):

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

K&K Application(s)
- Franchised Dealership Supplemental

ACORD Application(s) for requested coverages at:
- Property
- General Liability
- Garage
- Crime
- Inland Marine
- Excess Liability
- Workers’ Compensation
Eligibility:
- Contractual indemnity for teams or sponsors
- Crew chiefs
- Drivers
- Sponsors

Key Underwriting/Qualifying Factors (Including but not limited to):
- Favorable driving history
- Occupation must be full-time racer
- Proof of earnings progression

Ineligible for this program:
- Boat drivers
- Part-time racers

K&K Benefits:
- Experienced & professional staff dedicated exclusively to servicing the K&K Motorsports Programs for over 50 years
- Attendance at industry conventions including RPM Promoters Workshops, Performance Racing Industry Trade Show (PRI) and Specialty Equipment Manufacturers Association (SEMA)
- International Motorsports Industry Show (IMIS)
- Active industry involvement through sanctioning bodies, racing associations and event attendance
- Over 50 years of experience providing sports, leisure and entertainment insurance
- In-house underwriting, policy administration, loss control and claims services
- 24-hour emergency phone service
- Insurance carriers rated “A” or higher by A.M. Best
- Premium installment plans available

Specialty insurance protection for loss of income during the time the insured person is unable to perform his/her occupation due to injury or sickness. Coverage can include: temporary total disability, permanent total disability and accident medical expense. Loss payee can be the individual, the team or other contract holder.

Coverages Available & Program Highlights:
- Permanent Total Disability
- Temporary Total Disability
  - Benefit period 52 to 104 weeks
- Accidental Death & Dismemberment
- Accidental Medical Expenses
- 24-hour/Racing Activities Coverage
- Racing Activities Only Coverage
- Worldwide Coverage

Additional Products:
- Auto/Shop Liability
- Commercial Coverage For Race Teams
  - Auto Liability
  - Building
  - Business Personal Property
  - General Liability (Nonracing)
  - Workers’ Compensation
- Contingency/Prize Indemnity
- Contractual Indemnity
- Employment Practices Liability
- Excess Liability
- Ocean Marine
- Off-course & Storage Coverage for Competition Vehicles and Racing Equipment
- Racing Owners & Sponsors Liability
- Participant Accident for Tuning & Testing
- Products Liability
- Workers’ Compensation
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.

Underwriting Information Required:

- Motorsport Driver Insurance Profile
- Copy of contract for contractual indemnity
- Proof of Income/Prior Earnings

Contact Information:
1712 Magnavox Way
P.O. Box 2338
Fort Wayne, IN 46801-2338

Motorsport Disability Income Program

PHONE: (800) 348-1839
FAX: (260) 459-5102
EMAIL: KK.Motorsports@kandkinsurance.com
WEB SITE: www.kandkinsurance.com
California License #0334819
Eligible Operations:
- Boat racing
- Demo derbies
- Drag racing
- Independent car club activities
- Indoor karting
- Kart racing
- Motorcycle racing
- Motorsports country clubs
- Motorsports driving schools
- Short track oval racing
- Racing associations
- Road courses
- Snowmobile competitions
- Specialty motorsports events
- Super speedways
- Tractor/truck pulls

Key Underwriting/Qualifying Factors (Including but not limited to):
- Must meet K&K motorsport insurability guidelines

Ineligible for this program:
- Noncompetitive participation facilities (i.e., go kart concession tracks, off-road vehicle parks)
- Drag boat racing

K&K Benefits:
- Experienced & professional staff dedicated exclusively to servicing the K&K Motorsports Programs for over 50 years
- Attendance at industry conventions including RPM Promoters Workshops, Performance Racing Industry Trade Show (PRI) and Specialty Equipment Manufacturers Association (SEMA)
- International Motorsports Industry Show (IMIS)
- Active industry involvement through sanctioning bodies, racing associations and event attendance
- Over 50 years of experience providing sports, leisure and entertainment insurance
- In-house underwriting, policy administration, loss control and claims services
- 24-hour emergency phone service
- Insurance carriers rated “A” or higher by A.M. Best
- Premium installment plans available

K&K Insurance pioneered motorsports insurance over 50 years ago and is still the leader in the industry today. No other organization has the knowledge and experience that allows K&K to provide superior coverage for world-renowned racing organizations as well as local tracks, teams and drivers.

A wide range of products are available to protect motorsports facilities and/or event promoters. From liability and participant accident coverages to property and commercial auto coverages, K&K has it covered. Programs are also available to cover facility operators, specialty event promoters and sanctioning organizations.

Coverages Available & Program Highlights:

General Liability
- No General Aggregate
- Separate Limits for Legal Liability to Participants
- Expanded Bodily Injury Definition
- Personal and Advertising Injury Definition Expanded
- Official Vehicle Physical Damage
- Promoter Errors & Omissions
- Customized Motorsports Policy Language
- Host Liquor Liability

Participant Accident Coverage
- Accidental Death & Specific Loss
- Accident Medical Benefits Available on Excess or Primary Basis
- Limits up to $1,000,000
- Volunteer- Accident Medical Coverage for Motorsport Volunteers
- Weekly Accident Income

Property
Crime
Inland Marine
Commercial Auto
Liquor Liability
Excess Liability
Event Cancellation & Non-appearance
Workers Compensation

Additional Products:
- Contingency/Prize Indemnity
- High Limit Disability
- Products Liability

Insuring the world’s fun®
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:

- Application(s) (see below)
- ACORD application(s) for other requested coverages
- Four years of company loss runs
- Diagram of event locations
- Schedule of events
- Copies of contracts where insured assumes liability of others

Motorsports Facilities & Events Application(s):

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

K&K Application(s)
- Motorsport Facilities Application (if needed)
- Property Insurance Questionnaire (if needed)
- Premises Liability Insurance Application (if needed)
- General Application (if needed)
- Permanent Facility Event Enrollment Form (if needed)
- Temporary Event Motorsports Enrollment Form (if needed)
- Liquor Liability (if needed)
- Fireworks Application- Motorsports (if needed)

ACORD Application(s)
- Property
- Commercial Auto
- Crime
- Inland Marine
- Excess Liability

Contact Information:

1712 Magnavox Way
P.O. Box 2338
Fort Wayne, IN 46801-2338

Motorsports Facilities & Events Program

PHONE: (800) 348-1839
FAX: (260) 459-5118
EMAIL: KK.Motorsports@kandkinsurance.com
WEB SITE: www.kandkinsurance.com
California License #0334819
K&K offers affordable general liability protection for independent car club shows, meetings, rallies and social functions. General Liability coverage extends to officers, members, and volunteers while participating in covered activities and excess liability limits are available by request. The program automatically includes Products Liability (food or drink) and $1 million Commercial General Liability. Legal Liability to Participants (LLP), which applies to motorized events and protects the club if it is found to be legally liable for a participant’s injuries, is included (LLP coverage requires the participant’s signature on a Release and Waiver of Liability Agreement approved by K&K Insurance). For competitive events, such as autocrosses, gymkahanas or rallies, K&K also provides general liability for officials, car owners, drivers, pit crews, sponsors, advertisers, and any person or organization operating, managing, sanctioning, sponsoring or providing the premises for the covered program.

**Key Underwriting/Qualifying Factors**

- Must meet K&K Motorsports Guidelines
- $500 minimum account premium

**Ineligible for this program:**

- Promoters whose primary portfolio of clients included: Alternative Acts, Clowns, Fire Dancers, Illusionists, Jugglers, Knife Throwers, Urban R&B, Rap
- Event Planners/Coordinators
- Talent Agents/Managers/Consultants
- Fireworks Operators

**K&K Benefits:**

- Experienced & professional staff dedicated exclusively to servicing the K&K Motorsports Programs for over 50 years
- Attendance at industry conventions including RPM Promoters Workshops, Performance Racing Industry Trade Show (PRI)
- International Motorsports Industry Show (IMIS)
- Active industry involvement through associations and event attendance
- Over 50 years of experience providing sports, leisure and entertainment insurance
- In-house underwriting, policy administration, loss control and claims services
- 24-hour emergency phone service
- Insurance carriers rated “A” or higher by A.M. Best
- Premium installment plans available

**Coverages Available & Program Highlights:**

- General Liability
  - Broadened Coverage Form
  - No General Aggregate
  - Fireworks Liability
  - Racing Event Errors & Omissions
  - Legal Liability to Participants
  - Official Vehicle Property Damage
  - Increased Participant Accident Medical
  - Weekly Indemnity Benefits to Participants

**Additional Products:**

- Commercial Auto
- Crime
- Business Income
- Directors’ & Officers’ Liability
- Garage Liability
- Inland Marine
- Liquor Liability
- Participant Accident Medical Coverage
- Property
- Excess Liability
- Event Cancellation & Non-appearance
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:

- Application(s) (see below)
- Four years of company loss runs
- Completed ACORD applications for other requested coverages
- Copy of contracts where insured assumes liability of others

Independent Club Application(s):
(Applications can be obtained from our web site: www.kandkinsurance.com)

K&K Application(s)
- Motorsports Independent Car Club ICEL Application
- Motorsports Independent Motorcycle ICEL Application

ACORD Application(s)
- Property
- Commercial Auto
- Crime
- Inland Marine
- Excess Liability

Contact Information:
1712 Magnavox Way
P.O. Box 2338
Fort Wayne, IN 46801-2338

Motorsport Independent Clubs Program

PHONE: (800) 348-1839
FAX: (260) 459-5102
EMAIL: KK.Motorsports@kandkinsurance.com
WEB SITE: www.kandkinsurance.com
California License #0334819
Eligible Operations:
- Individuals
- Race teams
- Show car operations
- Sanctioning bodies

Key Underwriting/Qualifying Factors
Including but not limited to:
- The policy inventory schedule must include at least one competition or show vehicle
- $1,000 minimum earned account premium

Ineligible for this program:
- Vehicles licensed or registered for public road use

K&K Benefits:
- Experienced & professional staff dedicated exclusively to servicing the K&K Motorsports Programs for over 50 years
- Attendance at industry conventions including RPM Promoters Workshops, Performance Racing Industry Trade Show (PRI) and Specialty Equipment Manufacturers Association (SEMA)
- International Motorsports Industry Show (IMIS)
- Active industry involvement through sanctioning bodies, racing associations and event attendance
- Over 50 years of experience providing sports, leisure and entertainment insurance
- In-house underwriting, policy administration, loss control and claims services
- 24-hour emergency phone service
- Insurance carriers rated “A” or higher by A.M. Best
- Premium installment plans available

This program is designed to protect competition vehicles from physical damage losses due to fire, theft, trailer upset and most other physical damage claims. Other items that can be covered are spare parts, tools and equipment. Coverage is provided while the insured items are stored and transported to and from events and while in paddock or garage areas.

Coverages Available & Program Highlights:
- Written on an Admitted Basis in all States (no surplus lines fees or taxes)
- Valuation of Loss Based on Agreed Amount 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 Available

Additional Products:
- Auto/Shop Liability
- Commercial Coverage For Race Teams
  - Auto Liability
  - Building
  - Business Personal Property
  - General Liability (Nonracing)
  - Workers’ Compensation
- Contingency/Prize Indemnity
- Contractual Indemnity
- Disability Income For Professional Crew Chiefs & Drivers
- Employment Practices Liability
- Excess Liability
- Ocean Marine
- Racing Owners & Sponsors Liability
- Participant Accident for Tuning & Testing
- Products Liability
- Workers’ Compensation
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:

- Application(s) (see below)
- Four years of company loss runs

Off-course & Storage Application(s):

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

K&K Application(s)
- Motorsports Off-course and Storage Application

Contact Information:

1712 Magnavox Way
P.O. Box 2338
Fort Wayne, IN 46801-2338

Off-course & Storage Program

PHONE: (800) 348-1839
FAX: (260) 459-5102
EMAIL: KK.Motorsports@kandkinsurance.com
WEB SITE: www.kandkinsurance.com
California License #0334819
Eligible Operations:
- Drivers
- Race shops
- Race teams
- Racing associations

Additional Products:
- Auto/Shop Liability
- Contingency/Prize Indemnity
- Contractual Indemnity
- Disability Income For Crew Chiefs & Drivers
- Employment Practices Liability
- Ocean Marine
- 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
  - minimum premium - $1,500
- Off-course & Storage
  - minimum premium - $1,000

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-course & Storage.

Race Team:
- 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-course & 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
- Electronic Data Processing
- Excess Liability
- Garagekeepers
- Workers’ Compensation

Racing Owners & Sponsors
- General Liability
  - No General Aggregate
  - Legal Liability to Participants
  - No Bodily Injury Deductible
  - Incidental Products Coverage
  - Testing Sessions Included

Off-course & Storage
- Written on Admitted Basis in All States (no surplus lines fees or taxes)
- 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 Available
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:

- Application(s) (see below)
- ACORD application(s) for other requested coverages
- Four years of company loss runs

For Workers’ Compensation
- Four 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 Liability Application)
- Motorsports Racing Owners & Sponsors Liability Application
  (if needed)
- Motorsports Off-course & 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

K&K Benefits:
- Experienced & professional staff dedicated exclusively to servicing the K&K Motorsports Programs for over 50 years
- Attendance at industry conventions including RPM Promoters Workshops, Performance Racing Industry Trade Show (PRI) and Specialty Equipment Market Association (SEMA)
- International Motorsports Industry Show (IMIS)
- Active industry involvement through sanctioning bodies, racing associations and event attendance
- Over 50 years of experience providing sports, leisure and entertainment insurance
- In-house underwriting, policy administration, loss control and claims services
- 24-hour emergency phone service
- Insurance carriers rated “A” or higher by A.M. Best
- Premium installment plans available

Contact Information:
1712 Magnavox Way
P.O. Box 2338
Fort Wayne, IN 46801-2338

Race Team Program
PHONE:  (800) 348-1839
FAX:  (260) 459-5102
EMAIL:  KK.Motorsports@kandkinsurance.com
WEB SITE:  www.kandkinsurance.com
California License #0334819
MOTORSPORTS
Racing Owners & Sponsors Liability

Eligible Operations:
- Drivers
- Event sponsors
- Race team owners
- Race team sponsors
- Racing associations

Key Underwriting/Qualifying Factors
(Including but not limited to):
- $1,000,000 minimum underlying coverage required
- $1,500 minimum account premium

Ineligible for this program:
- Drag boat racing
- Mud bogs
- Jet vehicle exhibition/racing

K&K Benefits:
- Experienced & professional staff dedicated exclusively to servicing the K&K Motorsports Programs for over 50 years
- Attendance at industry conventions including RPM Promoters Workshops, Performance Racing Industry Trade Show (PRI) and Specialty Equipment Market Association (SEMA)
- International Motorsports Industry Show (IMIS)
- Active industry involvement through sanctioning bodies, racing associations and event attendance
- Over 50 years of experience providing sports, leisure and entertainment insurance
- In-house underwriting, policy administration, loss control and claims services
- 24-hour emergency phone service
- Insurance carriers rated “A” or higher by A.M. Best
- Premium installment plans available

This program is designed to protect the interests of racing owners, sponsors and drivers for covered losses where the facility’s or sanctioning body’s insurance limits are insufficient for possible claims in which the owner, sponsor or driver is named.

Coverages Available & Program Highlights:

General Liability
- No General Aggregate
- Spectator Liability
- Legal Liability to Participants (subject to underwriting)
- No Bodily Injury Deductible
- Incidental Products Coverage

Additional Products:

Auto/Shop Liability
Commercial Coverage For Race Teams
- Auto Liability
- Building
- Business Personal Property
- General Liability (Nonracing)
- Workers’ Compensation

Contingency/Prize Indemnity
Contractual Indemnity
Disability Income For Crew Chiefs & Drivers
Employment Practices Liability
Excess Liability
Ocean Marine
Off-course & Storage Coverage for Competition Vehicles and Racing Equipment
Participant Accident for Tuning & Testing
Products Liability
World Wide Liability
Workers’ Compensation
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:

- Application(s) (see below)
- Four years of company loss runs
- Copy of sponsorship agreement/contract

Racing Owners & Sponsors Application(s):
(Applications can be obtained from our web site: www.kandkinsurance.com)

K&K Application(s)
- Motorsports Racing Owners & Sponsors Liability Application

Contact Information:
1712 Magnavox Way
P.O. Box 2338
Fort Wayne, IN 46801-2338

Racing Owners & Sponsors Program

PHONE: (800) 348-1839
FAX: (260) 459-5102
EMAIL: KK.Motorsports@kandkinsurance.com
WEB SITE: www.kandkinsurance.com
California License #0334819

2/15/11
OUTFITTERS & GUIDES

Eligible Operations:
- Adventure/challenge
  - Mountain biking
- Ropes course
  - Mountaineering
- Canoeing/kayaking
  - Rafting
- Equine operations
  - Sailing
  - Surfing

Key Underwriting/Qualifying Factors (Including but not limited to):
- Management must have at least three years management experience in the industry
- General liability minimum premium:
  - $1,500 for water activities
  - $2,500 for mountaineering and ropes courses
  - $5,000 for equine exposures

Ineligible for this program:
- Animal breeding/boarding
- Retail only operations
- ATV rentals
- Rodeos
- Dog sledding
- Snowmobile rental
- Downhill/powder skiing
- Stand-alone portable climbing walls and bicycle rentals
- Dude ranches
- Destination resorts
- Petting zoo
- Steeplechase

K&K Benefits:
- Experienced & professional staff dedicated exclusively to servicing the K&K Outfitters & Guides Program for over 10 years
- Active participation in industry trade shows and meetings
- Over 50 years of experience providing sports, leisure and entertainment insurance
- In-house underwriting, policy administration, loss control and claims services
- 24-hour emergency phone service
- Insurance carriers rated “A” or higher by A.M. Best
- Premium installment plans available

Over the years, K&K has established itself as a leader in providing custom insurance programs to the outfitters & guides industry. When it comes to specialized coverages go to the company that knows the business. We understand and insure adventure activities such as white water rafting, kayaking, canoeing, hunting, fishing, rock climbing, ropes courses, climbing walls and much more.

Also Available - A special risk purchasing group program with a reduced minimum premium for outfitter and guide operations that:
- Are engaged in select activities such as Class I, II, III and flat water operations, guided sea kayaking, paddling schools, guided hunting and fishing, hiking, backpacking, bicycling, cross-country skiing, snowshoeing and non-motorized watercraft/tube rental
- Meet specific gross revenue levels
- Have been in business for at least one year or 3 years equivalent experience
- General Liability minimum premium $1,000

Coverages Available & Program Highlights:
- General Liability
- Commercial Auto
- Excess Liability

Common Associated Exposures:
- Camping
- Equipment rentals
- Food & beverage concessions
- Hiking
- Instruction
- Lodges
- Restaurants
- Retail sales
- Swimming
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:

- Application(s) (see below)
- ACORD application(s)
- Four years of company loss runs
- Facility brochure (if available)
- Copy of waiver & release forms
- Website

Outfitters & Guides Application(s):

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

Contact Information:
1712 Magnavox Way
P.O. Box 2338
Fort Wayne, IN 46801-2338

Outfitters & Guides Program

PHONE: (800) 440-5580
FAX: (260) 459-5810

EMAIL:
KK.Recreation@kandkinsurance.com

WEB SITE:
www.kandkinsurance.com

California License #0334819

2/15/11
PARI-MUTUEL RACING
(Horse Tracks & Greyhound Tracks)

Eligible Operations:
- Greyhound dog tracks
- Harness tracks
- Off-track betting parlors
- Quarter horse tracks
- Racino gambling
- Simulcast facilities
- Thoroughbred tracks

Key Underwriting/Qualifying Factors (Including but not limited to):
- $3,500 minimum account premium

Ineligible for this program:
- Chariot racing
- Steeplechase events

K&K Benefits:
- Experienced & professional staff dedicated exclusively to servicing the K&K Pari-mutuel Program for over 20 years
- Active participation in industry trade shows and meetings
- Over 50 years of experience providing sports, leisure and entertainment insurance
- In-house underwriting, policy administration, loss control and claims services
- 24-hour emergency phone service
- Insurance carriers rated “A” or higher by A.M. Best
- Premium installment plans available

K&K offers insurance products developed specifically for the pari-mutuel industry that address the unique needs of horse and greyhound tracks. Our specialized coverages will keep your operations running smoothly. For pari-mutuel insurance, K&K is always a winner.

Coverages Available & Program Highlights:

General Liability
- Legal Liability to Participants
- Horse Legal Liability
- Dog Legal Liability
- Liquor Liability
- Employee Benefits Liability

Property

Inland Marine

Commercial Auto

Crime

Excess Liability

Jockey Accident Medical Coverage

Event Cancellation & Non-appearance

Workers’ Compensation (in select states)

Common Associated Exposures:

- Casinos
- Entertainment
- Food & beverage concessions
- Hotel/Motel
- Promotional activities
- Restaurants/lounges
- Valet parking

- Concessions
- Valet parking
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:

- Application(s) (see below)
- ACORD application(s) for other requested coverages
- Five years of company loss runs
- Most current financial statement
- Copy of stall or kennel agreement

Pari-mutuel Racing Application(s):

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

K&K Application(s)
- Horse Track Liability Information Form
- Horse Legal Liability Application
- Dog Track Liability Information Form
- Participant Legal Liability Horse Racing Supplemental Application
- Liquor Liability Application (if needed)
- Security Supplemental Information
- Jockey Accident Medical Proposal Request Form (if needed)

ACORD Application(s)
- Property
- Crime
- Commercial Auto
- Inland Marine
- Excess Liability

Contact Information:
1712 Magnavox Way
P.O. Box 2338
Fort Wayne, IN 46801-2338

Pari-mutuel Racing Program

PHONE: (800) 440-5580
FAX: (260) 459-5810

EMAIL:
KK.VenueGaming@kandkinsurance.com

WEB SITE:
www.kandkinsurance.com

California License #0334819
PRODUCTS LIABILITY

Key Underwriting/Qualifying Factors (Including but not limited to):
- Vendor status/certificates of insurance
- U.S.-based operations
- Deductible versus SIR requirements
- Stand alone products coverage available
- General liability must include products coverage
- Experience evaluation
- $7,500 minimum account premium

Ineligible for this program:
- Aviation
- Latex gloves
- Tobacco products

K&K Benefits:
- Experienced & professional staff dedicated exclusively to servicing K&K’s Products Liability clients
- Excellent relationships with several leading insurance carriers
- Active participation in product trade associations such as The International Boat Builders Exhibition & Conference (IBEX), International Health, Racquet & Sportclub Association (IHRSA), Specialty Equipment Market Association (SEMA) and International Association of Amusement Parks and Attractions (IAAPA)
- Over 50 years of experience providing sports, leisure and entertainment insurance
- 24-hour emergency phone service
- Insurance carriers rated “A” or higher by A.M. Best
- Premium financing available
- Assistance with surplus lines tax filings

K&K’s Product Liability Program was developed for the sports, leisure and entertainment industry with emphasis on automobile, motorcycle, sports equipment, boat, trailer and amusement ride manufacturers. The program includes most support industries and other tough product liability classes.

Coverages Available & Program Highlights:

Products Liability
- Vendors as Additional Insureds
- Worldwide coverage
- Occurrence or Claims Made policy forms
- Deductible and SIR Options Available

General Liability (including products coverage)

Umbrella/Excess Liability

Eligible Operations:
- Auto, motorcycle, truck parts
- Boats & marine equipment
- Camping equipment
- Critical auto parts
- Collector car kits, street rods, kit cars
- Custom motorcycle manufacturers
- Distributors
- Exercise equipment
- Gymnastic & martial art equipment
- Industrial products
- Importers
- Manufacturers
- New Ventures
- Racing equipment and parts
- Ski equipment, snow boards, skate boards
- Sports equipment, helmets
- Trailers & recreational vehicles
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 at (800) 927-4756 if you have any questions.

Preliminary Underwriting Information Required:

- Application(s) (see below)
- ACORD application(s) for other requested coverages
- Five years of current valued loss runs or equivalent
- Website address, brochure or narrative describing products and operations

Products Liability Application(s):

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

K&K Application(s)
- Application for Product Liability Insurance

ACORD Application(s)
- Commercial Information
- General Liability
- Umbrella/Excess

Contact Information:

1712 Magnavox Way
P.O. Box 2338
Fort Wayne, IN 46801-2338

Products Liability Program

PHONE: (800) 927-4756
FAX: (260) 459-5971

EMAIL:
KK.General@kandkinsurance.com

WEB SITE:
www.kandkinsurance.com
California License #0334819
Eligible Operations:
- Professional sports teams or league wide programs
- Major & minor league sports teams
- Team owned or managed sports facilities

Key Underwriting/Qualifying Factors (Including but not limited to):
- Management must have at least three years management experience
- Waiver/release forms required for all activities where spectators participate
- Minimum account premiums:
  - Minor League Baseball: $5,000
  - NFL: $10,000
  - Other professional teams: $2,500

Ineligible for this program:
- Boxing *
- Mixed Martial Arts *
- Rugby *
- Wrestling *

* K&K offers spectator liability only

K&K Benefits:
- Experienced & professional staff dedicated exclusively to servicing the K&K Professional Sports Program
- Endorsed by Minor League Baseball
- Active participation in industry trade shows and meetings
- Over 50 years of experience providing sports, leisure and entertainment insurance
- In-house underwriting, policy administration, loss control and claims services
- 24-hour emergency phone service
- Insurance carriers rated “A” or higher by A.M. Best
- Premium installment plans available

Professional sports teams can benefit from the knowledge K&K Insurance Group has gained through years of experience working closely with top sports organizations across the country. Our reputation as a leader in the sports, leisure and entertainment insurance industry comes from over 50 years of covering some of the toughest risk in sports. For professional-level coverage and world class service—turn to K&K.

Coverages Available & Program Highlights:

General Liability
- Broadened Coverage Form
- No General Aggregate
- No Deductible
- Legal Liability to Participants
- Fireworks Liability
- Liquor Liability
- Lessors and Sponsors Can be Included as Additional Insureds
- Employee Benefits Liability

Property
- Over 25 Property Enhancements
- Equipment Breakdown Included

Inland Marine

Commercial Auto
- Owned Autos
- Nonowned/Hired Auto

Crime

Excess Liability

Event Cancellation & Non-appearance

Workers’ Compensation (non-players)

Common Associated Exposures:

Professional sports teams in the following areas:
- Arena
- Football
- Baseball
- Basketball
- Football
- Hockey
- Lacrosse
- Soccer

Related ancillary activities such as:
- Office premises
- Concessions
- Practice games
- Public appearances such as interviews and autograph signing sessions
- Entertainment prior to, at half time, post game
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:

- Application(s) (see below)
- ACORD application(s) for other requested coverages
- Four years of company loss runs, including current year
- Most current financial statement or pro forma on new business ventures
- Certificate of Insurance from vendors, independent contractors or exhibitors listing insured as additional insured
- Copies of all contracts
- Copy of operations manual

Professional Sports Teams Application(s):

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

K&K Application(s)
- Professional Sports Information Form (for all sports except baseball)
- National Association of Professional Baseball Leagues Information Form (baseball only)
- Baseball Team Property Checklist (if needed)
- Inflatable Liability Questionnaire (if needed)
- Nonowned/Hired Auto Questionnaire (if needed)
- Security Supplemental Information
- Fireworks Application
- Liquor Liability Application (if needed)
- Hot Tub Liability Questionnaire (if needed)

ACORD Application(s)
- Property
- Crime
- Commercial Auto
- Computer Coverage
- Inland Marine
- Excess Liability
K&K Insurance provides unique insurance programs for all levels of intercollegiate and interscholastic sports activities.

Coverages Available & Program Highlights:

General Liability
- Broadened Coverage Form
- No General Aggregate
- Volunteers as Additional Insureds
- Legal Liability to Participants
- No Deductible
- Employee Benefits Liability
- Sponsors, Lessors as Additional Insureds

Property
- Over 25 Property Enhancements

Inland Marine

Commercial Auto
- Nonowned/Hired Auto
- Business Auto

Directors and Officers Liability

Crime

Excess Liability

Excess Accident Medical
- K-12 (mandatory and voluntary)
  Including Athletics
- College Athletics

Catastrophic Accident Medical
- K-12 Including Athletics
- College Athletics

Sexual Abuse & Molestation

Event Cancellation & Non-appearance

Common Associated Exposures:

- Ancillary events related to scheduled sports activities
- Fund raisers
- Office premises
- Setup/teardown days
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:
- Application(s) (see below)
- Four years of company loss runs, including current year
- Copy of procedures manual
- Certificate of Insurance from vendors, independent contractors or exhibitors listing insured as additional insured

K&K School Athletics Application(s):
(Applications can be obtained from our web site: www.kandkinsurance.com)

Athletic Conferences
- Athletic Conferences Application
- Nonowned/Hired (included in above application)
- Liquor Liability Application (if applicable)
- Security Supplemental Information (if applicable)

Intercollegiate Athletic Association
- Intercollegiate Athletic Association Application

High School Athletics/Activities Association
- High School Activities/Athletics Association Application
- Nonowned/Hired Application (if applicable)

Bowl/All-star Games
- Bowl/All-star Games Application
- Participant Accident Supplemental Application (if applicable)
- Nonowned/Hired Application (if applicable)
- Liquor Liability Application (if applicable)
- Fireworks Supplemental Application (if applicable)
- Security Supplemental Information (if applicable)
- Inflatable Liability Questionnaire (if needed)
- Sexual Abuse & Molestation Supplemental (if needed)
- Short Term Special Event RPG Enrollment Form

Coaches/Officials
- Coaches/Officials Liability Application

Intercollegiate Sports Accident Medical
- Intercollegiate/Club/Intramural Sports-Basic Medical Insurance Program Quotation Request Form

Interscholastic Sports Accident Medical
- Interscholastic Quotation Request Form

Contact Information:
1712 Magnavox Way
P.O. Box 2338
Fort Wayne, IN 46801-2338

School Athletics Program
PHONE: (800) 441-3994
FAX: (260) 459-5120
EMAIL: KK.Sports@kandkinsurance.com
WEB SITE: www.kandkinsurance.com
California License #0334819
**SHORT TERM SPECIAL EVENTS**

**Ineligible Operations:**
- Activist rallies, marches or literature distribution
- Airshows
- Athletic events & competitions
- Cinematography & photography for commercial use
- Concerts – involving rock, rap or hip-hop
- Events held on an airport premises
- Gun and/or knife shows
- Haunted attractions
- Health fairs or shows
- Historical battle reenactments
- In or on water activities
- Mazes (corn, hay or fence)
- Motorized vehicle, motorcycle, watercraft or powerboat practicing for, qualifying for or testing for any racing speed, demolition or stunt activity
- Overnight retreats
- Parades
- Rodeos (any rodeo activity including but not limited to, bronco or bull riding, steer roping, team roping, barrel racing or horseback riding)

**K&K Benefits:**
- Experienced & professional staff dedicated exclusively to servicing the K&K Short Term Special Events Program
- Over 50 years of experience providing sports, leisure and entertainment insurance
- In-house underwriting, policy administration and claims services
- 24-hour emergency phone service
- Insurance carriers rated “A” or higher by A.M. Best

This insurance program has been designed for organizers of short term special events that meet the following criteria:

- Total attendance is 12,000 or less
- Maximum number of consecutive event days is 10 (not including set-up or tear down)
- Event is held at a single location (except for weddings – coverage can be extended to include the rehearsal, ceremony and reception as a single event)
- Event must take place in the United States

New options for single-day invitation-only events (1-200 attendees) are available online at www.eventinsurance-kk.com. Premiums are available as low as $100.

**Eligible Operations** (Including but not limited to):

- Auctions
- Award presentations
- Banquets/luncheons
- Bazaars
- Car shows-static display only
- Charity events
- Concerts (call for approval)
- Conventions
- Debutante balls
- Festivals (art, craft, ethnic, harvest)
- Flea markets
- Graduation ceremonies
- Job fairs
- Lectures
- Meetings
- Pageants
- Proms
- Quinceanera
- Recitals
- Religious assemblies
- Reunions
- School band or drill team competitions
- School carnivals
- Shows (art, wedding, etc.)
- Social gatherings or receptions
- Speaking engagements
- Swap meets
- Theatrical performances
- Wedding activities (rehearsal, ceremony, or reception)

**Coverages Available & Program Highlights:**

General Liability
- Bodily Injury and Property Damage
- Personal and Advertising Injury
- Products and Completed Operations
- Damage to Premises Rented to You
- Medical Expense (other than participants)
- No Charge for Certificates of Insurance
- Host Liquor Liability Included

Liquor Liability - Primary (optional) (not available online)
Increase Medical Expense (optional) (not available online)
Event Cancellation & Non-appearance (optional)
Submission Instructions:

To request coverage through this program, please submit the appropriate application along with the underwriting information listed or by applying online at www.eventinsurance-kk.com. 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 appropriate brochure and enrollment form to make sure you meet all the underwriting guidelines and understand the program terms and conditions. Please contact a K&K representative if you have any questions.

Underwriting Information Required:

- Completed and signed enrollment form(s), if submitting via fax, mail, or email (see below)
- Full payment by check or credit/debit card

Short Term Special Events Application(s):

(Apply online at:  www.eventinsurance-kk.com)

K&K Application(s)

- Short Term Special Event Enrollment Form

Contact Information:

1712 Magnavox Way
P.O. Box 2338
Fort Wayne, IN 46801-2338

Short Term Special Events
Risk Purchasing Group Program- For special events with less than 12,000 attendance

PHONE:  (877) 648-6404
FAX:  (260) 459-5502

EMAIL:
info@eventinsurance-kk.com

WEB SITE:
www.eventinsurance-kk.com

Note: Larger special events may qualify for coverage under another K&K program

Special Events Program
Events & Attractions Unit- For special events with more than 12,000 attendance

PHONE:  (800) 553-8368
FAX:  (260) 459-5624

EMAIL:
KK.EventsAttractions@kandkinsurance.com

WEB SITE:
www.kandkinsurance.com

California License #0334819

NOW - Buy Coverage On-line!
SKATING FACILITIES

Eligible Operations:
- Ice skating arenas
- In-line hockey facilities

Key Underwriting/Qualifying Factors (Including but not limited to):
- Must utilize appropriate waiver & release with established procedures to obtain signatures
- Must have procedures for collecting additional insured certificates from user groups
- In-line hockey facilities should have no more than 25% open public skating
- Ice skating facilities should have no more than 40% open public skating
- $5,000 minimum general liability premium

Ineligible for this program:
- Ice operations on natural waterways (ponds, lakes and streams)
- In-line skate activities held in parking lots or similar areas
- Non-supervised operations
- 100% open public skating operations
- Skate parks

K&K Benefits:
- Experienced & professional staff dedicated exclusively to servicing the K&K Skating Facility Program for over 15 years
- Proud members and sponsors of the North American RINK Conference & Expo (NARCE), STAR Member Rinks, Ice Skating Institute (ISI), and other regional organizations
- Active participation in industry trade shows and meetings
- Over 50 years of experience providing sports, leisure and entertainment insurance
- In-house underwriting, policy administration and claims services
- Carrier supported loss control services
- 24-hour emergency phone service
- Insurance carriers rated “A” or higher by A.M. Best
- Premium installment plans available

This program was developed for ice arenas and in-line hockey facilities with operations including leagues, instruction and recreational skating as well as ancillary operations such as concessions, pro shops, etc. Our program offers competitive pricing, superior coverage forms, experienced claims handling, and a service commitment to the skating industry.

Coverages Available & Program Highlights:

Property
- Equipment Breakdown Included
- Newly Acquired or Constructed Building
- Newly Acquired Business Personal Property
- Ordinance & Law
- Off-premises Power Failure
- Water Back-up of Sewers & Drains
- Outdoor Signs
- Outdoor Property (trees, shrubs or plants)
- Property Off Premises
- Accounts Receivable/Valuable Papers & Records
- Replacement Cost Defined
- Covered Property Definition Redefined

General Liability
- Written on an Admitted Basis in Most States
- Broadened Coverage Form
- Non-auditable Policy
- No Deductible
- No General Aggregate
- Legal Liability to Participants
- Liquor Liability
- Stop Gap Liability
- Employee Benefits Liability

Inland Marine
Crime
Commercial Auto
Excess Liability
Workers’ Compensation (subject to state availability)
Event Cancellation & Non-appearance

Common Associated Exposures:
- Food concessions
- Internet sales
- Health & fitness areas
- Pro shops
- Restaurant w/liquor
- Sports complex activities
- Sports day camps
- Vending & arcade operators
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:

- Application(s) (see below)
- ACORD application(s) for other requested coverages
- Four years of carrier loss runs
- Facility brochure (if available)
- Copy of waiver & release forms
- Copy of facility rental contract

Skating Facilities Application(s):
(Applications can be obtained from our web site: www.kandkinsurance.com)

K&K Application(s)
- Ice/In-line Skating Facility Supplemental
- Abuse & Molestation Supplemental Questionnaire (if needed)
- Liquor Liability Application (if needed)

ACORD Application(s)
- Property
- Crime
- Commercial Auto
- Inland Marine
- Excess Liability
- Workers’ Compensation (subject to state availability)

Contact Information:
1712 Magnavox Way
P.O. Box 2338
Fort Wayne, IN 46801-2338

Skating Facilities Program
PHONE: (877) 355-0315
FAX: (260) 459-5821
EMAIL: KK.Recreation@kandkinsurance.com
WEB SITE: www.kandkinsurance.com
California License #0334819
Eligible Operations:  
(Including but not limited to)  
- Art displays  - Pageants 
- Auctions  - Parades 
- Banquets  - Proms 
- Bazaars  - Religious assemblies 
- Charity events  - Reunions 
- Concerts  - Seminars 
- Conventions  - Shows 
- Craft displays  - Social gatherings 
- Graduations  - Trade shows 
- Lectures  - Weddings & 
- Meetings  - receptions 

Key Underwriting/Qualifying Factors  
(Including but not limited to):  
- Minimum premium 
  general liability- $2,500 
  package- $5,000 

Note: Short Term Special Event Risk Purchasing Group program is available for events with less than 12,000 attendance. $383 minimum premium applies.  
(see reverse side for contact information) 

Ineligible for this program:  
- Concerts with rap, hip-hop, alternative, and/or grunge music 

K&K Benefits:  
- Experienced & professional staff dedicated exclusively to servicing the K&K Special Event Program for over 20 years 
- Active participation in industry trade shows and meetings 
- Over 50 years of experience providing sports, leisure and entertainment insurance 
- In-house underwriting, policy administration, loss control and claims services 
- 24-hour emergency phone service 
- Insurance carriers rated “A” or higher by A.M. Best 
- Premium installment plans available 

For event insurance from small gatherings to world-class celebrations, K&K covers special events of all sizes. Through years of experience, we’ve found that tailored coverages designed to fit your occasion provide the best insurance coverage. For smaller events, our risk purchasing group program protects clients without unnecessary coverages that larger special events require. For events of all sizes, turn to K&K for superior special event insurance protection. 

Coverages Available & Program Highlights: 

General Liability  
- Written on an Admitted Basis in Most States 
- Broadened Coverage Form 
- No General Aggregate 
- Non-auditable Policy 
- No Bodily Injury Deductible 
- Legal Liability to Participants 
- Volunteer Accident - Accident Medical Coverage For Volunteers 
- Volunteers as Additional Insureds 
- Contingent Ride Liability 
- Fireworks Liability 
- Liquor Liability 
- Motorsports Liability 
- Vendor/Exhibitor Coverage 
- Employee Benefits Liability 
- Transmissible Pathogens Coverage 

Directors and Officers Including Employment Practices Liability 

Property  
- Equipment Breakdown Included 
- Emergency Vacating Expenses Covered up to $15,000, Crisis Response Coverage—$25,000, Full Building Ordinance “A” Coverage 

Inland Marine 

Commercial Auto  
- Owned Auto 
- Nonowned/Hired Auto 

Crime 

Excess Liability 

Event Cancellation & Non-appearance 

Common Associated Exposures: 

- Exhibitions 
- Festivals 
- Food & beverage concessions 
- Promotional activities
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:

- Application(s) (see below)
- ACORD applications for other requested coverages
- Five years of detailed, currently-valued company loss runs
- Diagram/site plan of location/setup
- Web site address
- Schedule of events

Special Events Application(s):
(Applications can be obtained from our web site: www.kandkinsurance.com)

K&K Application(s)
- Festival/Special Event/Parade Information Form
- Vendors As Additional Insureds Information Form (if needed)
- Fireworks Application (if needed)
- Liquor Liability (if needed)
- Directors and Officers including Employment Practices Liability (contact K&K for specific application)

ACORD Application(s)
- Property
- Crime
- Commercial Auto
- Inland Marine
- Excess Liability

Contact Information:
1712 Magnavox Way
P.O. Box 2338
Fort Wayne, IN 46801-2338

Special Events Program
PHONE: (800) 553-8368
FAX: (260) 459-5624
EMAIL: KK.EventsAttractions@kandkinsurance.com
WEB SITE: www.kandkinsurance.com

Short Term Special Events RPG Program
For short term special events with less than 12,000 attendance

PHONE: (877) 648-6404
FAX: (260) 459-5502
EMAIL: info@eventinsurance-kk.com
WEB SITE: www.eventinsurance-kk.com
California License #0334819
Eligible Operations:
- Multi-purpose sports facilities
- Sports complexes
- Sports fields
- Sports instructional facilities
- Sports training facilities

Key Underwriting/Qualifying Factors
(Including but not limited to):
- Management must have at least three years applicable experience
- $3,500 minimum account premium

Ineligible for this program:
- Skate parks
- Roller skating rinks

Note: Ice skating facilities and in-line hockey may qualify for coverage under another K&K program (see reverse side for contact information)

K&K Benefits:
- Experienced & professional staff dedicated exclusively to servicing the K&K Sports Complex Program
- Active participation in industry trade shows and meetings
- Over 50 years of experience providing sports, leisure and entertainment insurance
- In-house underwriting, policy administration, loss control and claims services
- 24-hour emergency phone service
- Insurance carriers rated “A” or higher by A.M. Best

K&K Insurance offers insurance coverages designed to meet the needs of a variety of sports complexes. Whether your operations include league play, clinics and/or tournaments for sports activities or food concessions and pro shops, we can put together a package that meets your needs. This program can accommodate organizations that own their facilities as well as those that operate or manage the premises owned by others.

Coverages Available & Program Highlights:

General Liability
- Legal Liability to Participants
- Employee Benefits Liability
- Liquor Liability

Property
Boiler & Machinery
Inland Marine
Commercial Auto
Crime
Excess Liability

Common Associated Exposures:
- Arcades
- Batting cages
- Clinics
- Concessions
- Instruction
- Offices
- Parties
- Pro shops
- Sports camps
- Restaurants
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:

- Application(s) (see below)
- ACORD application(s) for other requested coverages
- Five years of company loss runs
- Brochure (if available)
- Schedule of events & dates
- Copy of waiver & release forms
- Website address

Sports Complexes Application(s):

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

K&K Application(s)
- Sports Complex Application

ACORD Application(s)
- Property
- Crime
- Commercial Auto
- Inland Marine
- Excess Liability
- Workers’ Compensation (subject to state availability)
Eligible Operations:
- Amateur sports events
- Professional sports events

Key Underwriting/Qualifying Factors (Including but not limited to):
- Annual coverage available
- $3,500 minimum account premium
- $2,500 minimum premium-single event

Note: For smaller sports events with limited coverage needs contact our Risk Purchasing Group (see reverse side for contact information).

Ineligible for this program:
- Mixed martial arts

K&K Benefits:
- Experienced & professional staff dedicated exclusively to servicing the K&K Sporting Events Program for over 15 years
- Active participation in industry trade shows and meetings
- Over 50 years of experience providing sports, leisure and entertainment insurance
- In-house underwriting, policy administration, loss control and claims services
- 24-hour emergency phone service
- Insurance carriers rated “A” or higher by A.M. Best
- Premium installment plans available if eligible

K&K offers both short term professional and amateur sports event coverage. Programs for amateur sports events are available where the number of participants is greater than 850 per event, the number of spectators per day is greater than 2,500 or the number of event days is greater than six consecutive days.

Note: Professional sports event coverage does not include a minimum size limitation.

Coverages Available & Program Highlights:

General Liability
- Written on an Admitted Basis in Most States
- Broadened Coverage Form
- No General Aggregate
- No Deductible
- No Bodily Injury Deductible
- Volunteers and Sponsors Can be Added as Additional Insureds
- Liquor Liability Available in Most States
- Legal Liability to Participants
- Employee Benefits Liability Available

Directors and Officers Liability

Property
- Over 25 property enhancements

Inland Marine

Commercial Auto
- Nonowned/Hired Auto

Crime

Excess Liability

Excess Accident Medical (Participant Accident)

Sexual Abuse & Molestation

Event Cancellation & Non-appearance

Common Associated Exposures:

- Awards/banquets/ceremonies
- Food, souvenir & beverage concessions
- Setup/teardown days
- Tryouts & practices
- Exhibition games

Insuring the world’s fun®
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:

- Application(s) (see below)
- ACORD application(s) for other requested coverages
- Four years of company loss runs, including current year
- Certificate of Insurance from vendors, independent contractors or exhibitors listing insured as additional insured
- Copy of procedure/rule manuals
- Copy of waiver & release forms
- Copies of all contracts

Sports Events Application(s):

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

K&K Application(s)
- Amateur Events Application
- Triathlon Event Questionnaire (if needed)
- Water Related Events Questionnaire (if needed)
- Water Ski Schools Questionnaire (if needed)
- Hospitality Tents Preliminary Questionnaire (if needed)
- Sponsors Liability Supplemental Application (if needed)
- Participant Accident Supplemental Application (if needed)
- Security Supplemental Information (if needed)
- Nonowned/Hired Application (if needed)
- Event Liquor Supplemental Questionnaire (if needed)
- Fireworks Supplemental Application (if needed)
- Fireworks Supplemental Application (if needed)
- Inflatable Liability Questionnaire (if needed)

ACORD Application(s)
- Property
- Crime
- Commercial Auto
- Computer Coverage
- Inland Marine
- Excess Liability
Eligible Operations:
- Architectural attractions
- Botanical gardens
- Caves
- Children’s museums
- Forts
- Hall-of-Fame facilities
- Historic homes
- Historic mines
- Historic ships
- Historic sites
- Interactive attractions
- Lighthouses
- Memorabilia & collections
- Museums
- Natural landmarks
- Old west towns
- Religious attractions
- Science centers
- Theme parks
- Tourist attractions
- Train rides
- Walk-through attractions

Key Underwriting/Qualifying Factors (Including but not limited to):
- Management must have at least three years of industry management experience
- Risks with no more than three ancillary adult amusement rides
- Minimum premium general liability- $2,500
- package- $5,000

Ineligible for this program:
- Amusement parks
- Family entertainment centers

K&K Benefits:
- Experienced & professional staff dedicated exclusively to servicing the K&K Themed Attractions Program for over 20 years
- Proud member of the International Association of Amusement Parks & Attractions (IAAPA)
- Active participation in industry trade shows and meetings
- Over 50 years of experience providing sports, leisure and entertainment insurance
- In-house underwriting, policy administration, loss control and claims services
- 24-hour emergency phone service
- Insurance carriers rated “A” or higher by A.M. Best
- Premium installment plans available

Whether it’s a small family-operated theme park or an international tourist attraction, K&K offers specialized insurance coverage that will fit your individual needs, including coverages for walk-through exhibits and/or interactive theme parks that may include rides. Knowledgeable professionals providing attentive service are a familiar theme at K&K Insurance.

Coverages Available & Program Highlights:

General Liability
- Written on an Admitted Basis in Most States
- Broadened Coverage Form
- No General Aggregate
- Non-auditable Policy
- No Deductible
- Volunteer Accident Medical
- Volunteers as Additional Insureds
- Contingent Ride Liability
- Fireworks Liability
- Liquor Liability
- Legal Liability to Participants
- Employee Benefits Liability
- Transmissible Pathogens Coverage

Directors and Officers including Employment Practices Liability

Property
- Equipment Breakdown included
- Emergency Vacating Expenses Covered up to $15,000, Crisis Response Coverage—$25,000, Full Building Ordinance “A” Coverage

Inland Marine

Commercial Auto
- Owned Auto
- Nonowned/Hired Auto

Crime

Excess Liability

Workers’ Compensation

Event Cancellation & Non-appearance

Common Associated Exposures:

- Food & beverage concessions
- Gift shops
- Restaurants
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:

- Application(s) (see below)
- ACORD application(s) for other requested coverages
- Five years of detailed, currently-valued company loss runs
- Diagram/site plan of location/setup
- Brochure (if available)
- Web site address
- Schedule of events & dates
- Copies of current ride inspection

Themed Attractions Application(s):

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

K&K Application(s)
- Themed Attraction Application
- Fireworks Application (if needed)
- Liquor Liability Application (if needed)
- Directors and Officers including Employment Practices Liability (contact K&K for specific application)

ACORD Application(s)
- Property
- Crime
- Commercial Auto
- Inland Marine
- Umbrella/Excess Liability
- Workers’ Compensation
The K&K Venues Program offers coverage for facilities ranging from stadiums to concert halls. We’ve built a solid reputation for providing the specialized coverages and services that facility owners and managers need for arenas, coliseums, convention centers and many other sports, leisure and entertainment facilities.

**Coverages Available & Program Highlights:**

- General Liability
  - Liquor Liability
  - Employee Benefits Liability
- Property
- Boiler & Machinery
- Inland Marine
- Commercial Auto
- Crime
- Excess Liability
- Tenant User Liability
- Event Cancellation & Non-appearance
- Workers’ Compensation (in select states)

**Common Associated Exposures:**

- Valet parking
- Off-site parking
- Concessions
- Restaurants/lounges
- Interactive exhibits
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:

- Application(s) (see below)
- ACORD application(s) for other requested coverages
- Five years of company loss runs
- Schedule of events & dates
- Copy of event/user agreement

Venues Application(s):

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

K&K Application(s)
- Facility Insurance Application

ACORD Application(s)
- Property
- Crime
- Commercial Auto
- Inland Marine
- Excess Liability
YOUTH DAY CAMPS

Eligible Operations:
- Academic - Math
- Arts & crafts - Music
- Computer - Performing arts
- Creative writing - Photography/film
- Culinary - Science
- Etiquette - Making
- Inventive builder/Lego®
- Vacation bible schools

Key Underwriting/Qualifying Factors (Including but not limited to):
- Youth related camps (age 19 & under)

Ineligible Operations:
- After school/day care/latch key programs
- Camps involving animals other than service animals
- Camps providing overnight accommodations
- Camps with activities away from main location, unless reported & approved by company prior to taking place
- Camps with attendees age 20 and over
- Hunting and/or nature camps/programs
- Sports Camps

K&K Benefits:
- Over 50 years of experience providing sports, leisure and entertainment insurance
- In-house underwriting, policy administration and claims services
- 24-hour emergency phone service
- Insurance carriers rated “A” or higher by A.M. Best

This program has been designed for U.S.-based youth day camp operations (those attended by campers age 19 or under) with programs dedicated to activities other than sports skill development. Coverage provided under this program includes important liability protection for the camp, including its employees and volunteers, for liability claims arising out of its operations. In addition, the program provides medical payments for participants coverage to the camp participants. Coverage is provided on an annual basis, but only applies to those camp sessions that are specifically reported.

Coverages Available & Program Highlights:

<table>
<thead>
<tr>
<th>General Liability</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bodily Injury and Property Damage</td>
</tr>
<tr>
<td>Personal and Advertising Injury</td>
</tr>
<tr>
<td>Products and Completed Operations</td>
</tr>
<tr>
<td>Damage to Premises Rented to You</td>
</tr>
<tr>
<td>Medical Expense (other than participants)</td>
</tr>
<tr>
<td>Hired Auto and Employers’ Nonownerhsip Liability (not provided while in Hawaii)</td>
</tr>
<tr>
<td>Professional Liability</td>
</tr>
<tr>
<td>Legal Liability to Participants</td>
</tr>
<tr>
<td>Medical Payments for Participants</td>
</tr>
<tr>
<td>Medical Expense Reimbursement for Participants</td>
</tr>
<tr>
<td>No Charge for Certificates of Insurance</td>
</tr>
</tbody>
</table>

Abuse, Molestation, Harassment or Sexual Conduct Defense Cost Reimbursement (optional)
Event Cancellation & Non-appearance (optional)

NOW - Buy Coverage On-line!
K&K’s specialty web site, www.campinsurance-kk.com offers on-line quoting and purchasing for youth day camps. Commission payable to agents/brokers when utilizing our on-line purchasing web site.
Submission Instructions:

To request coverage through this program, please submit the appropriate application along with the underwriting information listed or by applying at www.campinsurance-kk.com. 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 appropriate brochure and enrollment form to make sure you meet all the underwriting guidelines and understand the program terms and conditions. Please contact a K&K representative if you have any questions.

Underwriting Information Required:

- Completed and signed enrollment form(s), if submitting via fax, mail or email (see below)
- Full payment by check or credit/debit card

Youth Day Camp Application(s):
(Apply online at: www.campinsurance-kk.com)

K&K Application(s):
- Youth Day Camps Enrollment Form
- Abuse, Molestation, Harassment or Sexual Conduct Defense Cost Reimbursement Coverage Request Questionnaire

Contact Information:
1712 Magnavox Way
P.O. Box 2338
Fort Wayne, IN 46801-2338

Youth Day Camps
Risk Purchasing Group Program

PHONE: (800) 426-2889
FAX: (260) 459-5105
EMAIL: info@campinsurance-kk.com
WEB SITE: www.campinsurance-kk.com
California License #0334819
Eligible Operations:
Sports operations conducted on a clinic, day camp or overnight camp basis for attendees age 19 and under that are focused on improving skills in one of the following sport categories are eligible for this insurance program. If your sport is not listed, please contact K&K to confirm eligibility at 1-800-426-2889.

- Baseball  - Soccer
- Basketball  - Softball
- Cheerleading  - Squash
- Deck/floor hockey  - Swimming
- Drill team  - Strength & conditioning
- Football  - Tennis
- Golf  - Track & field
- Gymnastics  - Volleyball
- Ice hockey  - Water polo
- Lacrosse  - Wrestling
- Classroom/lecture clinics for coaches or officials in any of the above mentioned sports are also eligible to enroll in this insurance program.

Ineligible Operations:
Camps or clinics offering the following operations or instruction based on any of the following sport categories are not eligible for this insurance program. Please note, this is not a complete listing of ineligible sports. Please contact K&K for more information.

- After school/day care/latch key programs
- All star/bowl games
- Pro-sport try-out and training camps
- Recruiting camps, showcases or combines
- Sports camp/clinic operators who own their own facility
- Weight loss camps/programs
- Boxing  - Equestrian
- Box lacrosse  - Martial arts
- Broomball  - Open water activities
- Cycling or BMX  - Skiing (snow or water)
- Diving

This program has been designed for U.S. - based youth sports camp operations (those attended by campers age 19 or under) or sports clinics that are held at premises not owned or maintained by the sport camp operator. Coverage provided under this program includes important liability protection for the camp or clinic operator, including employees and volunteers, for liability claims arising out of its operations. In addition, the program provides medical payments coverage to the camp or clinic participants. Coverage is provided on an annual basis, but only applies to those camp/clinic sessions that are specifically reported.

Coverages Available & Program Highlights:

General Liability
- Bodily Injury and Property Damage
- Personal and Advertising Injury
- Products and Completed Operations
- Damage to Premises Rented to You
- Medical Expense (other than participants)
- Hired Auto and Employers’ Nonownership Liability (not provided while in Hawaii)
- Professional Liability
- Legal Liability to Participants
- Medical Payments for Participants
- Medical Expense Reimbursement for Participants
- No Charge for Certificates of Insurance

Abuse, Molestation, Harassment or Sexual Conduct
Defense Cost Reimbursement (optional)

Event Cancellation & Non-appearance (optional)

Key Underwriting/Qualifying Factors
(Including but not limited to):

- Youth related sports camps
  (age 19 and under)
Submission Instructions:

To request coverage through this program, please submit the appropriate application along with the underwriting information listed or by applying online at www.campinsurance-kk.com. 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 appropriate brochure and enrollment form to make sure you meet all the underwriting guidelines and understand the program terms and conditions. Please contact a K&K representative if you have any questions.

Underwriting Information Required:

- Completed and signed enrollment form(s), if submitting via fax, mail or email (see below)
- Full payment by check or credit/debit card

Youth Sports Camps & Clinics Application(s):

(Apply online at: www.campinsurance-kk.com)

K&K Application(s)

- Youth Sports Camp & Sports Clinic Enrollment Form
- Abuse, Molestation, Harassment or Sexual Conduct Defense Cost Reimbursement Coverage Request Questionnaire

Contact Information:

1712 Magnavox Way
P.O. Box 2338
Fort Wayne, IN 46801-2338

Youth Sports Camps & Sports Clinics

Risk Purchasing Group Program

PHONE: (800) 426-2889
FAX: (260) 459-5105
EMAIL: info@campinsurance-kk.com
WEB SITE: www.campinsurance-kk.com
California License #0334819

NOW - Buy Coverage On-line!

Eligible Operations:
- Walk-through zoos
- Drive-through zoos
- Animal sanctuary (open to public)
- Aquariums

Key Underwriting/Qualifying Factors (Including but not limited to):
- Management must have at least three years zoo management experience
- Prefer parks that are AZA certified
- Parks with 24-hour security
- Parks that comply with USDA licensing requirements
- Parks in compliance with safety and fire codes
- Parks that secure certificates of insurance from vendors/concessionaires/sub-contractors or lessors
- Minimum premium general liability- $2,500 package- $5,000

K&K Benefits:
- Experienced & professional staff dedicated exclusively to servicing the K&K Zoo & Aquarium Program for over 20 years
- Proud member of the American Zoo and Aquarium Association (AZA)
- Active participation in industry trade shows and meetings
- Over 50 years of experience providing sports, leisure and entertainment insurance
- In-house underwriting, policy administration, loss control and claims services
- 24-hour emergency phone service
- Insurance carriers rated “A” or higher by A.M. Best
- Premium installment plans available

Every year the experienced team at K&K is hard at work insuring the world’s fun. K&K handles the coverages so you can concentrate on providing thrills and making the impossible and the amazing come to life. For zoos, aquariums and much more, innovative property & casualty coverages from K&K are just the ticket.

Coverages Available & Program Highlights:

General Liability
- Written on an Admitted Basis in Most States
- Broadened Coverage Form
- No General Aggregate
- Non-auditable Policy
- Volunteer Accident- Accident Medical Coverage for Zoo Volunteers
- Volunteers as Additional Insureds
- Contingent Ride Liability
- Liquor Liability
- Employee Benefits Liability
- Transmissible Pathogens Coverage

Directors and Officers Including Employment Practices Liability

Property
- Equipment Breakdown Included
- Emergency Vacating Expenses Covered up to $15,000, Crisis Response Coverage—$25,000, Full Building Ordinance “A” Coverage

Inland Marine

Commercial Auto
- Owned Auto
- Nonowned/Hired Auto

Crime

Excess Liability

Workers’ Compensation

Event Cancellation & Non-appearance

Common Associated Exposures:

- Animal rides
- Day camps
- Food & beverage concessions
- Kiddie rides
- Play areas
- Special event liability for promotions, etc.
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.

Underwriting Information Required:

- Application(s) (see below)
- ACORD application(s) for other requested coverages
- Five years of detailed, currently-valued company loss runs
- Diagram/map of zoo/aquarium
- Brochure (if available)
- Web site address
- Schedule of events/promotions/ exhibitions
- Amusement/carnival ride description

Zoos & Aquariums Application(s):

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

K&K Application(s)
- Zoological Park & Aquarium Information Form
- Liquor Liability Application (if needed)

ACORD Application(s)
- Property
- Crime
- Commercial Auto
- Inland Marine
- Excess Liability
- Workers’ Compensation

Contact Information:
1712 Magnavox Way
P.O. Box 2338
Fort Wayne, IN 46801-2338

Zoos & Aquariums Program

PHONE: (800) 553-8368
FAX: (260) 459-5624

EMAIL: KK.EventsAttractions@kandkinsurance.com

WEB SITE: www.kandkinsurance.com

California License #0334819
Insuring the world’s fun® is serious business—and no one understands that better than we do. For more than five decades, K&K has been the market producers rely on to insure sports, leisure and entertainment risks.

Our vast experience combined with in-depth knowledge of the industries we serve allows us to develop, underwrite and service specialty programs in world-class fashion—providing you with a distinct advantage in this highly competitive marketplace.

As one of the country’s largest managing general underwriters, we have the carrier relationships and the internal resources to ensure our clients receive the best products and service possible. Now is the right time to contact K&K.

Join us in insuring the worlds fun®

www.kandkinsurance.com
866-554-4636