

# The **FUN** starts with **K&K**



**K&K**  
INSURANCE  
Insuring the world's fun!

# PROGRAM LIST

Email: [KK.General@kandkinsurance.com](mailto:KK.General@kandkinsurance.com) Claims: 800.237.2917

## CAMPS, CAMPGROUNDS & RESORTS

877.355.0315 Fax: 260.459.5990

Leisure, Day, Summer, Resident, Learning, Leadership, Religious Camp & Conference Centers, Retreat Centers, Destination Resorts

## EVENT CANCELLATION

202.429.8532 Fax: 202.429.8584

Showstoppers Event Cancellation

## EVENTS & ATTRACTIONS

800.553.8368 Fax: 260.459.5624

Aerial Attractions  
Air Shows  
Fairs & Fairgrounds  
Festivals  
Political Campaigns & Events  
Special Events  
Tenant User  
Tourist Attractions  
Trade Shows  
Zoos & Aquariums

## FRANCHISED DEALERSHIPS

800.552.9253 Fax: 260.459.5511

Powersport Dealers: motorcycles, ATV's, snowmobiles, personal watercraft, boats, scooters, utility vehicles and dirt/motocross bikes  
Recreational Vehicle Dealers

## SPORTS

800.441.3994 Fax: 260.459.5120

Amateur Sports Associations  
Amateur Sports Events  
Athletic Conferences  
Coaches & Officials  
College Bowl Games  
ESports  
Fraternal Orders  
High School All-star Games  
High School Athletics  
Interscholastic Athletics  
K-12 Student Accident  
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  
Motorsports Participants & Pro Athletes  
On-track Crash Damage  
Off-track & Storage  
Oval Tracks & Road Courses  
Owners & Sponsors  
Racing Schools  
Race Teams & Race Shops  
Tractor & Truck Pulls

## RECREATION

877.355.0315 Fax: 260.459.5821

Community Centers  
Health & Fitness Facilities- Full Service  
Racquet Clubs

## 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  
Civic & Convention Centers  
Gaming  
Mardi Gras Krewes & Events  
Movie Theaters  
Parades  
Pari-mutuel Racing  
Tenant User  
Theaters & Performing Arts Centers



## PRODUCTS LIABILITY

800.927.4756 Fax: 260.459.5971

Manufacturers, Importers & Distributors of Sport and Leisure Equipment

## MASS MERCHANDISING/ RISK PURCHASING GROUP PROGRAMS

Available to eligible small accounts for purchase immediately online or through self-rating brochures.

800.648.6406 Fax: 260.459.5940

Activity & Social Clubs  
Cheer Gyms  
Dance Schools & Programs  
Gymnastics Clubs & Programs  
Martial Arts Schools & Programs  
Martial Arts Instructors

800.506.4856 Fax: 260.459.5590

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)

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  
Walk/Run Events

800.328.2317 Fax: 260.459.5502

Concessionaires  
Entertainers, Performers, Bands, Groups  
Exhibitors  
Vendors

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## WEB SITE



For more information about K&K and what we can do for you and your business, visit us at [kandkinsurance.com](http://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.

**[kandkinsurance.com](http://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.

[ActivityClubs-kk.com](http://ActivityClubs-kk.com)

[EventInsurance-kk.com](http://EventInsurance-kk.com)

[OutfittersGuides-kk.com](http://OutfittersGuides-kk.com)

[CampInsurance-kk.com](http://CampInsurance-kk.com)

[FitnessInsurance-kk.com](http://FitnessInsurance-kk.com)

[SportsInsurance-kk.com](http://SportsInsurance-kk.com)

[DanceInsurance-kk.com](http://DanceInsurance-kk.com)

[MartialArtsInsurance-kk.com](http://MartialArtsInsurance-kk.com)

[WalkRunInsurance-kk.com](http://WalkRunInsurance-kk.com)

[EntertainerInsurance-kk.com](http://EntertainerInsurance-kk.com)

[MotorsportsInsurance-kk.com](http://MotorsportsInsurance-kk.com)



[www.kandkinsurance.com](http://www.kandkinsurance.com)



# COMPANY

## Profile



## Introduction

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K&K Insurance Group, Inc. (**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 plc (**aon.com**), the leading global provider of risk management, insurance and reinsurance brokerage, and human resources solutions and outsourcing services.

## Program Focus

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Over the years, one key to K&K's success has been its commitment to a "program" business philosophy. Focusing only on event, leisure, motorsports, recreation and sports 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. This familiarity with our clients' business allows them to anticipate needs and provide high quality products and services.

K&K offers over 70 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

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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

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K&K brings Over 70 years of specialty insurance experience to its clients. Each year, K&K provides coverage to more than 350,000 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

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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.

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# AGENT/BROKER

Information



## Opportunity

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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

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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

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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: [kandkinsurance.com](http://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

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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

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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.

All descriptions of coverage are for informational purposes only and do not amend, alter or modify the actual terms or conditions of any insurance policy. Coverage is governed only by the terms and conditions of the relevant policy.

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# ACTIVITY & SOCIAL CLUBS

**Buy Coverage Immediately Online!**

K&K's specialty web site, **activityclubs-kk.com** offers on-line quoting and purchasing for activity and social clubs.

## Eligible Operations:

- Amateur youth or robotic stem clubs (grade 8 and below only)
- Art
- Book
- Calligraphy
- Collector
- Computers
- Cooking
- Craft making
- Cultural
- Game or card (non-gambling)
- Garden
- Genealogy
- History
- Model train or model car clubs
- Nature
- Needle work
- Peer support groups (not professional or licensed facilitators)
- Puppetry
- Scrap booking

## Ineligible Operations:

(Including but not limited to)

- Acrobatic or circus performing programs
- Addiction 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
- Faith based or religious studies
- Fitness clubs
- Fraternities or sororities
- Groups under the direction of a professional counselor or therapist
- Historical battle re-enactment group
- Homeowners' associations
- Instruction in first aid, CPR or life-saving/life guarding
- Nutritional and weight loss programs
- 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
- 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)
- Wine, beer, alcohol clubs

This program is 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 us, covered operations consist of scheduled, sanctioned, organized and supervised activities in which insured participates 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 to clubs located in IL, LA, UT, VT and WI)
- Professional Liability
- Bodily Injury to Participants Liability
- Medical Payments for Participants
- No Charge for Certificates of Insurance

Equipment and Contents - Inland Marine (optional)

Excess Liability (optional)

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

Abuse, Molestation, or Exploitation Defense Reimbursement Coverage (optional)

Sexual Abuse or Sexual Molestation Liability (optional)

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**K&K Benefits:**

- Experienced & professional staff
- Over 70 years of experience providing sports, leisure and entertainment insurance
- In-house underwriting, policy administration and claims services
- 24-hour emergency claims phone service
- Insurance carriers rated "A" or higher by A.M. Best

**Contact Information:**

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

**Activity & Social Clubs**

Risk Purchasing Group Program (RPG)

PHONE: 877.648.6404

FAX: 260.459.5940

EMAIL:

info@eventinsurance-kk.com

WEB SITE:

activityclubs-kk.com

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

**Submission Instructions:**

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To request coverage through this program, please submit the appropriate applications along with the underwriting information listed or apply online at [activityclubs-kk.com](http://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:**

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- 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: [activityclubs-kk.com](http://activityclubs-kk.com))

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

- Activity & Social Club Enrollment Form
- RPG Directors' & Officers' Liability Enrollment Form

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# AIR SHOWS

## Eligible Operations:

- Military Air Shows
- Civilian Air Shows
- Fly-ins
- Static Aircraft Displays
- Static/Grounded Hot Air Balloon Displays & Balloon Glows
- Hot Air Balloon Display/Launch

## Key Underwriting/Qualifying Factors

(Including but not limited to):

- Copy of completed application for Certificate of Waiver or Authorization, FAA Form 7711-2 along with any attachments submitted to the FAA.
- Copy of Certificate of Waiver or Authorization issued from the FAA, form 7711-1

## Ineligible for this program:

- Air Races
- Hot Air Balloon Ride Operations
- Helicopter Ride Operations
- Aircraft Ride Operations
- Skydiving Operations/Performers

## K&K Benefits:

- Over 70 years of experience providing sports, leisure and entertainment insurance
- In-house underwriting, policy administration, loss control and claims services
- 24-hour emergency claims phone service
- Insurance carriers rated "A" or higher by A.M. Best
- Premium installment plans available

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 events of all sizes, turn to K&K for superior insurance protection.

## Coverages Available & Program Highlights:

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### General Liability

- Written on Admitted Basis
- Broadened Coverage Form
- No Bodily Injury Deductible
- Non-Auditable Premium Basis
- Volunteer Accident Medical Coverage Available
- Volunteers as Additional Insureds
- Fireworks Liability
- Liquor Liability
- Employee Benefits Liability
- Stop Gap Liability
- Cyber Privacy & Identity Theft
- Crisis Response Coverage
- Additional Insured Status for Host Facility

### Directors & Officers including Employment Practices Liability

### Property

- Equipment Breakdown included
- More than 50 Coverage Expansions
- Business Interruption

### Inland Marine

### Commercial Auto

### Crime

### Excess Liability

## Common Associated Exposures:

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- |                    |                         |
|--------------------|-------------------------|
| - Pyrotechnics     | - Novelty sales         |
| - Static car shows | - Skydiving exhibitions |
| - Food sales       | - Music/Entertainment   |

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### Contact Information:

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

### Air Show Program

PHONE: **800.553.8368**  
FAX: **260.459.5624**

EMAIL:  
KK.EventsAttractions@  
kandkinsurance.com

WEB SITE:  
kandkinsurance.com

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

### Submission Instructions:

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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:

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- Application(s) (see below)
- ACORD application(s) for other requested coverages
- Copy of completed application for Certificate of Waiver or Authorization, FAA Form 7711-2 along with any attachments submitted to the FAA.
- Copy of Certificate of Waiver or Authorization issued from the FAA, form 7711-1
- Web site address (if available)
- Schedule of events

### Air Show Application(s):

(Applications can be obtained from our web site: [kandkinsurance.com](http://kandkinsurance.com))

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#### K&K Application(s)

- Air Show Insurance Application
- Vendors as Additional Insureds Information Form (if needed)
- Fireworks Application (if needed)
- Liquor Liability (if needed)
- D&O (contact K&K)

#### ACORD Application(s)

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

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# 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 25 years
- Active participation in industry trade shows and meetings
- Over 70 years of experience providing sports, leisure and entertainment insurance
- In-house underwriting, policy administration, loss control and claims services
- 24-hour emergency claims phone service
- Insurance carriers rated "A" or higher by A.M. Best

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:

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### General Liability

- Broadened Coverage Form
- 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:

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

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### **Contact Information:**

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

### **Amateur Sports Associations Sports Unit**

PHONE: 800.441.3994  
FAX: 260.459.5120

EMAIL:  
KK.Sports@kandkinsurance.com

WEB SITE:  
kandkinsurance.com

### **Amateur Sports Teams, Leagues & Associations** Risk Purchasing Group Program (RPG)

PHONE: 800.426.2889  
FAX: 260.459.5105

EMAIL:  
info@sportsinsurance-kk.com

WEB SITE:  
sportsinsurance-kk.com

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

### **Submission Instructions:**

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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:**

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- Application(s) (see below)
- ACORD application(s) for other requested coverages
- Five 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: [kandkinsurance.com](http://kandkinsurance.com))

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#### **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

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# AMATEUR SPORTS Teams, Leagues & Associations

## Buy Coverage Immediately Online!

K&K's specialty web site, [sportsinsurance-kk.com](http://sportsinsurance-kk.com) offers on-line quoting and purchasing for amateur teams, leagues and associations.

### Eligible Operations:

- Amateur sports recreational adult/youth teams, clubs, leagues or associations

### Ineligible Operations:

(Including but not limited to)

- BMX/stunt cycling
- Boating activities/sports
- Boxing
- Cheerleading (age 20 & over)
- Cycling
- Dance team (age 20 & over)
- Drill team (age 20 & over)
- Equestrian
- Gymnastics, martial arts, cheer and dance studios
- In-line (extreme/stunt/aggressive/free-style) skating
- Intercollegiate and interscholastic teams, leagues and associations
- Mixed martial arts
- Open water activities/sports
- Rugby
- Soccer (age 20 & over)
- Shooting sports
- Skateboarding
- Skiing (water or snow)
- Strength and conditioning
- Surfing
- Tackle football (age 20 & over)
- Umpire/referee associations involved with any ineligible sports operations

Sports groups that are affiliated with the following organizations are not eligible for this program.

- American Legion
- Baseball
- Babe Ruth/ Cal Ripkin
- Babe Ruth Softball
- Pop Warner
- Soccer Association for Youth USA (SAY)
- U.S. Youth Soccer Association
- World Adult Kickball Association (WAKA®)

### K&K Benefits:

- Experienced & professional staff dedicated exclusively to servicing the K&K Amateur Sports Teams, Leagues & Associations Program
- Over 70 years of experience providing sports, leisure and entertainment insurance
- In-house underwriting, policy administration and claims services
- 24-hour emergency claims phone service
- Insurance carriers rated "A" or higher by A.M. Best

This program is 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 in which you participate or host. Coverage is also provided for registrations, meetings, concession stand operations, parades (in which you participate), 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 (subject to the specific sport)

- 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)

#### Directors' and Officers' Liability including Employment Practices Liability (optional)

#### Hosted Tournament Coverage (optional)

#### Abuse, Molestation, Harassment or Sexual Conduct

#### Defense Costs Reimbursement (optional)

#### Premises Liability for Sports Fields (optional)

#### Sexual Abuse Liability (optional)

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**Contact Information:**

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

**Amateur Sports Teams,  
Leagues & Associations**

Risk Purchasing Group Program

PHONE: 800.426.2889

FAX: 260.459.5105

EMAIL:

info@sportsinsurance-kk.com

WEB SITE:

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:

kandkinsurance.com

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

**Submission Instructions:**

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To request coverage through this program, please submit the appropriate applications along with the underwriting information listed or apply online at [sportsinsurance-kk.com](http://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:**

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- 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: [sportsinsurance-kk.com](http://sportsinsurance-kk.com))

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

- Amateur Sports Teams, Leagues & Association Enrollment Form
- Amateur Sports RPG Directors' & Officers' Liability Enrollment Form

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# AMATEUR SPORTS Tournaments & Events

## Buy Coverage Immediately Online!

K&K's specialty web site, [sportsinsurance-kk.com](http://sportsinsurance-kk.com) offers on-line quoting and purchasing for amateur tournaments and 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:

(Including but not limited to)

- Events involving animals other than service animals
- Professional sports events, try-outs and training camps/clinics
- College or university level championship events
- Highland games
- Glow runs/color runs/similar type events or runs
- Mud runs/warrior runs/zombie runs/obstacle course runs/urbanathons (competitions, exhibitions or foot races that involve man-made obstacle courses, man-made mud pits, man-made slippery slopes, wall climbs or other similar man-made obstacles)
- Sanctioned USA Hockey tournaments & events
- Events in the following sport categories: (please note, this is not a complete listing of ineligible sports)

- |   |  |
|---|--|
| - Adventure race  | - Mountain biking and/or hiking                  |
| - BMX biking  | - Open water events                              |
| - Boxing  | - Rugby  |
| - Cycling   | - Skateboarding                                  |
| - Endurance races                                       | - Skiing (snow or water)                         |
| - Equestrian  | - Snowboarding                                   |
| - Crossfit events/activities                            | - Streetball                                     |
| - Flex football (ages 20 and over)                      | - Tackle & contact flag football (age 20 & over) |
| - In-line (extreme/stunt/aggressive/free-style) skating | - Triathlons/Duathlons                           |
| - Kite surfing  | - Wrestling (age 20 & over)                      |
| - Marathons (26.2 miles or more)                        | - Virtual events/activities                      |
| - Mixed martial arts                                    |  |

This program is 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

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

Sexual Abuse Liability (optional)

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

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### **K&K Benefits:**

- Experienced & professional staff dedicated exclusively to servicing the K&K Amateur Sports Tournaments & Events Program
- Over 70 years of experience providing sports, leisure and entertainment insurance
- In-house underwriting, policy administration and claims services
- 24-hour emergency claims phone service
- Insurance carriers rated "A" or higher by A.M. Best

### **Contact Information:**

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

### **Amateur Sports Tournaments & Events**

Risk Purchasing Group Program

PHONE: 800.426.2889

FAX: 260.459.5105

EMAIL:

info@sportsinsurance-kk.com

WEB SITE:

sportsinsurance-kk.com

### **Sports Events Program**

Sports Unit

PHONE: 800.441.3994

FAX: 260.459.5120

EMAIL:

KK.Sports@kandkinsurance.com

WEB SITE:

kandkinsurance.com

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

### **Submission Instructions:**

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To request coverage through this program, please submit the appropriate application along with the underwriting information listed or apply online at [sportsinsurance-kk.com](http://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: [sportsinsurance-kk.com](http://sportsinsurance-kk.com))

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

- Amateur Sports Tournaments & Events Enrollment Form

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# BANDS & PERFORMING GROUPS Buy Coverage Immediately Online!

K&K's specialty web site, [entertainerinsurance-kk.com](http://entertainerinsurance-kk.com) offers on-line quoting and purchasing for bands and performing groups.

## Eligible Operations:

- Balloon artists
- Belly dancers
- Caricature sketching artists
- Celebrity look-alikes
- Choral group\*
- Clowns
- Comedians
- Conductors
- Contortionists
- DJ's/KJ's
- Drum corp/bugle corp\*
- Face/body painters (FDA approved/compliant paint only)
- Holiday characters
- Impersonators
- Impressionists
- Jugglers
- Magicians
- Mimes
- Musical ensemble (quartet, duo, instrumental)\*
- Musicians, singers or vocalists\*
- Non-touring bands (tribute, wedding, garage)\*
- Poets
- Puppeteers
- Story tellers
- Ventriloquists
- Western performers
- Yodelers

\*Eligible/approved music genres:

- Big band
- Blue grass
- Blues
- Classical
- Country
- Ethnic/world
- Folk
- Jazz
- Oldies
- Pop/soft rock
- R&B
- Religious/gospel
- Swing

## Ineligible Operations:

(Including but not limited to)

- Acrobatic/aerialist performers
- Actors or actresses
- Bands and groups with music genres of electronic/techno, hip hop, rap or metal/screamo
- Circus performers
- Cosmetologists/Beauticians
- Escape artists
- Exotic dancers/strippers
- Henna/Mehndi artists
- Historical battle re-enactment groups
- Hypnotists
- Instruction of other individuals for a fee
- Jousters
- Mascots (college, high school, professional)
- Models
- Performers putting on an athletic exhibition
- Performers using weapons (live ammunition or sharpened blades)
- Permanent tattoo and/or body piercing artists
- Production/entertainment companies
- Public speakers
- Pyrotechnicians
- School accredited/sponsored programs, bands and/or performing groups
- Strength performers
- Stunt performers
- Touring bands and/or groups

This program is designed for U.S.-based performing groups who work on an independent contractor basis entertaining at events and performances. Coverages provided include important protection for the performing group 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
- Bodily Injury to Participants
- Medical Payments for Participants
- No Charge for Certificates of Insurance
- Abuse, Molestation, or Exploitation Defense Reimbursement Coverage (optional)
- Sexual Abuse or Sexual Molestation Liability (optional)

## Key Underwriting/Qualifying Factors

(Including but not limited to):

- All groups must have a least one member or representative who is at least 18 years of age
- Annual gross income from the performing group activities cannot exceed \$500,000
- No more than 30 members in a performing group

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### **K&K Benefits:**

- Experienced & professional staff dedicated exclusively to servicing the K&K Entertainer & Performer Program
- Over 70 years of experience providing sports, leisure and entertainment insurance
- In-house underwriting, policy administration, and claims services
- 24-hour emergency claims phone service
- Insurance carriers rated "A" or higher by A.M. Best

### **Contact Information:**

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

### **Bands & Performing Groups**

Risk Purchasing Group Program

PHONE: **800.328.2317**

FAX: **260.459.5502**

EMAIL:

entertainers@kandkinsurance.com

WEB SITE:

entertainerinsurance-kk.com

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

### **Submission Instructions:**

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To request coverage through this program, please submit the appropriate application along with the underwriting information listed or apply online at [entertainerinsurance-kk.com](http://entertainerinsurance-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

### **Bands & Performing Groups Application(s):**

(Apply online at: [entertainerinsurance-kk.com](http://entertainerinsurance-kk.com))

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#### **K&K Application(s)**

- Bands & Performing Groups Enrollment Form

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# BOWL/ALL-STAR GAMES

## Eligible Operations:

- College bowl games
- College/high school all-star games

## Key Underwriting/Qualifying

### Factors (Including but not limited to):

- \$3,500 minimum account premium

## K&K Benefits:

- Experienced & professional staff dedicated exclusively to servicing the K&K Bowl/All-star Program for over 20 years
- Over 70 years of experience providing sports, leisure and entertainment insurance
- In-house underwriting, policy administration, loss control and claims services
- 24-hour emergency claims phone service
- Insurance carriers rated "A" or higher by A.M. Best
- Premium installment plans available

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:

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### General Liability

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

### Directors and Officers Liability

### Property

- Over 25 Property Enhancements

### Inland Marine

### Commercial Auto

- Nonowned/Hired Auto
- Donated Autos/Courtesy Vehicles
- Owned Autos

### Crime

### Excess Liability

### Excess Accident Medical (Participant Accident)

- K-12
- 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                      | - Golf tournaments    |
| - Awards/banquets/ ceremonies           | - Parades             |
| - Food, souvenir & beverage concessions | - Setup/teardown days |
|   | - Tryouts & practices |

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### **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:  
kandkinsurance.com

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

### **Submission Instructions:**

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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:**

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- Application(s) (see below)
- ACORD application(s) for other requested coverages
- Five 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: [kandkinsurance.com](http://kandkinsurance.com))

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#### **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
- Event Cancellation
- Excess Liability
- Workers Compensation

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# CAMPS, CONFERENCE & RETREAT CENTERS

## Eligible Operations:

- Activity camps
- Day camps
- Conference centers
- Leadership camps
- Learning camps
- Religious retreats
- Resident camps
- Summer camps

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

- Camp certified by ACA 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 25 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 70 years of experience providing sports, leisure and entertainment insurance
- In-house underwriting, policy administration, loss control and claims services
- 24-hour emergency claims phone service
- Insurance carriers rated "A" or higher by A.M. Best
- Premium installment plans available (interest-free, fee-free)

With the coverage of K&K's Camp Program, your clients can spend time on important things like keeping campers happy. We'll take care of the rest 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 & Molestation Endorsement - per perp form (subject to qualification based on minimum underwriting guidelines)
- 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
- Cyber Liability Coverage
- Crisis Response Coverage

### Camp Participant Accident & Medical (see Group Protector)

### 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 (Civil Authority Expansion Available in certain states)
- Emergency Vacating Expenses Covered, Building Ordinance "A" Coverage

### Crime

### Commercial Auto

### Excess Liability

### Inland Marine

### Workers' Compensation

### Event Cancellation & Non-appearance (see Show Stoppers)

## Common Associated Exposures:

- Hiking trails
- Horseback riding
- On-site physician/nurse
- Paintball courses
- Ropes courses/climbing walls/ziplines
- Recreational boating/canoeing
- Swimming

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### Contact Information:

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

### Camp Program

PHONE: 877.355.0315

EMAIL:  
KK.CampCgrdResort@  
kandkinsurance.com

WEB SITE:  
kandkinsurance.com

### Amateur Sports RPG Program

For sport and smaller nonsport day camps

PHONE: 800.426.2889

FAX: 260.459.5105

EMAIL:  
info@campinsurance-kk.com

WEB SITE:  
campinsurance-kk.com

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

### Submission Instructions:

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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:

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- 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 sexual abuse screening & written procedures
- Diagram or "Plot Plan" of premises

### Camps Application(s):

(Applications can be obtained from our web site: [kandkinsurance.com](http://kandkinsurance.com))

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#### K&K Application(s)

- Camp Insurance Application
- Abuse and Sexual Misconduct Application (if needed)
- Workers' Compensation Supplemental (if needed)
- Camp Participant Accident Primary Medical Expense Coverage (if needed)
- Employee/Volunteer Transportation Questionnaire (if needed)
- Go Kart Operations Minimum Underwriting Guidelines (if needed)
- Trampoline Questionnaire (if needed)
- Fireworks Supplemental Application (if needed)
- Paintball Field Course Supplemental Application (if needed)
- Jumping Pad/Pillow Supplemental (if needed)

#### ACORD Application(s)

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

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# CAMPGROUNDS

## Eligible Operations:

- Private or Franchised Campgrounds and RV parks with ancillary activities including waterslides, amusement devices, & motorized boating

## Key Underwriting/Qualifying

### Factors (Including but not limited to):

- Manager must have 3 years campground management experience
- \$5,000 Minimum Account Premium

## Ineligible for this program:

- Waterparks, amusement rides, motorized boating/skiing, etc. as primary reason for patronage to the Campground/RV park
- Mobile Home Parks

## K&K Benefits:

- Experienced & professional staff dedicated exclusively to servicing the K&K Campground Program 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 70 years of experience providing sports, leisure and entertainment insurance
- In-house underwriting, policy administration, loss control and claims services
- 24-hour emergency claims phone service
- Insurance carriers rated "A" or higher by A.M. Best
- Premium installment plans available (interest-free, fee-free)

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
- Expanded Bodily Injury Definition
- Nonowned Watercraft up to 51'
- Personal and Advertising Injury Definition
- Expanded
- Cyber Liability Coverage
- Crisis Response Coverage
- Trailer Spotting
- Sexual Abuse & Molestation Endorsement - per perp form (subject to qualification based on minimum underwriting guidelines)

### 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 (Civil Authority Expansion Available in certain states)
- Emergency Vacating Expenses Covered, Full Building Ordinance "A" Coverage

### Inland Marine

### Commercial Crime

### Commercial Auto

### Excess Liability

### Workers' Compensation

## Common Associated Exposures:

---

- |                       |                  |
|-----------------------|------------------|
| - Golf courses        | - Playgrounds    |
| - Golf driving ranges | - Recreational   |
| - Hiking trails       | boating/canoeing |
| - Horseback riding    | - Swimming       |
| - Miniature golf      |                  |

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### Contact Information:

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

### Campground Program

PHONE: 877.355.0315

EMAIL:  
KK.CampCgrdResort@  
kandkinsurance.com

WEB SITE:  
kandkinsurance.com

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

### Submission Instructions:

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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)
- Diagram or "Plot Plan" of premises

### Campground Application(s):

(Applications can be obtained from our web site: [kandkinsurance.com](http://kandkinsurance.com))

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#### K&K Application(s)

- Campground Insurance Application
- Fireworks Supplemental Application (if needed)
- Workers' Compensation Supplemental (if needed)
- Liquor Liability Application (if needed)
- Abuse and Sexual Misconduct Application (if needed)
- Jumping Pad/Pillow Supplemental (if needed)

#### ACORD Application(s)

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

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# COACHES/OFFICIALS

## Eligible Operations:

- Coaches & officials

## Key Underwriting/Qualifying

### Factors (Including but not limited to):

- \$3,500 minimum account premium

## Ineligible for this program:

- Coaches/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 70 years of experience providing sports, leisure and entertainment insurance
- In-house underwriting, policy administration, loss control and claims services
- 24-hour emergency claims phone service
- Insurance carriers rated "A" or higher by A.M. Best

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:

---

### Liability

- Bodily Injury and Property Damage
- Personal and Advertising Injury
- BI or PD arising out of Products Completed Operations
- Legal Liability to Participants
- Contractual Liability

Defense Expenses are covered in addition to the limits provided

Game Fee Reimbursement

Accident Medical

## Common Associated Exposures:

---

- |   |                   |
|---|-------------------|
| - Ancillary events related to scheduled sports activities | - Fund raisers    |
|   | - Office premises |
|   | - Volunteers      |

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### 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:

kandkinsurance.com

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

### Submission Instructions:

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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
- 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: [kandkinsurance.com](http://kandkinsurance.com))

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### K&K Application(s)

- Coaches/Officials Liability Application

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# COMMUNITY CENTERS

## 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 for over 20 years
- Carrier supported loss control services
- Active participation in industry trade shows and meetings
- Over 70 years of experience providing sports, leisure and entertainment insurance
- In-house underwriting, policy administration, loss control and claims services
- 24-hour emergency claims phone service
- Insurance carriers rated "A" or higher by A.M. Best
- Premium installment plans available

Over 70 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

### Directors' & Officers' Not for Profit

### Event Cancellation & Non-appearance

## Common Associated Exposures:

- |                             |   |
|-----------------------------|---|
| - Day camps                 | - Recreational/craft/educational programs |
| - Fitness/exercise programs | - Swimming pools                          |
| - Field trips               | - Whirlpools/saunas/steamrooms            |
| - Restaurants/lounges       |   |

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### Contact Information:

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

### Community Centers Program

PHONE: 877.355.0315

FAX: 260.459.5821

EMAIL:

KK.Recreation@kandkinsurance.com

WEB SITE:

kandkinsurance.com

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

### Submission Instructions:

---

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

### Preliminary Underwriting Information Required:

---

- Application(s) (see below)
- ACORD application(s) for other requested coverages
- Five 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: [kandkinsurance.com](http://kandkinsurance.com))

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#### 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

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# CONCESSIONAIRES, EXHIBITORS, VENDORS

## Buy Coverage Immediately Online!

K&K's specialty web site, [eventinsurance-kk.com](http://eventinsurance-kk.com) offers on-line quoting and purchasing for concessionaires, exhibitors and vendors.

### Eligible Operations:

- Antiques & collectibles
- Apparel & accessories
- Arts & crafts
- Candles
- Caterer (single event option only)
- Celebrity, mascot or character appearances
- Cleaning accessories & products
- Exercise equipment
- Floral
- Food, drink or produce sales
- Game trailers or booths
- Gift wrap booths
- Hardware sales
- Health & beauty products
- Home based wedding vendors (caterers, DJs, florists, ice sculptors, decorators, photographers/
- videographers - single event option only)
- Kitchen or cookware accessories or appliances (no knives)
- Lawn & garden equipment
- Literature distribution
- Micro-reality race tracks
- Motorized equipment - static display
- Product demonstrations
- Product or service displays
- Souvenir sales
- Sports or camping equipment
- Toys (for ages 5 and over)
- Vehicle/boat display - static only
- Auto/vehicle accessories (non-mechanical)

### Ineligible Operations:

(Including but not limited to)

- Alcoholic beverages -selling or furnishing
- Animals
- Any games that involve person-to-person contact
- Auto parts (mechanical)
- Body piercing or permanent tattooing
- Christmas tree retail lots
- Contractors (Lighting, stage, sound, etc.)
- Cryogenic chambers/therapy
- E-commerce selling
- Fire safety equipment
- Fireworks sales & displays
- Haunted attractions
- Hot wax impressions
- Leasing/rental operations
- Mazes (corn, hay, fence)
- Medical testing
- Motorsports activities
- Nutritional or health supplements (selling)
- On-site installation, service or repair of products
- On-site equipment sales & rentals
- Oxygen or aromatherapy bars
- Paintball equipment/accessories
- Photographers (unless for a single event home-based photographer)
- Protective equipment or apparel
- Storefront operations
- Tobacco, cannabis, or cannabis-related products (including e-cigarettes/vapor products)
- Toys (for ages 4 & under)
- Unmanned aircraft systems (e.g.: drones, RC aircrafts)
- Use of and/or sales of weapons (such as knives, swords, tasers, defense sprays)
- Vehicles in motion
- Watercraft exhibits on water
- Weight loss plans or products (selling)
- Wholesale business operations

This program is 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, tradeshow, 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

Equipment and Contents - Inland Marine (optional)

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### **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 70 years of experience providing sports, leisure and entertainment insurance
- In-house underwriting, policy administration and claims services
- 24-hour emergency claims phone service
- Insurance carriers rated "A" or higher by A.M. Best

### **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:  
eventinsurance-kk.com

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

### **Submission Instructions:**

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To request coverage through this program, please submit the appropriate application along with the underwriting information listed or apply online at [eventinsurance-kk.com](http://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:**

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- 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: [eventinsurance-kk.com](http://eventinsurance-kk.com))

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

- Concessionaires, Exhibitors & Vendors Enrollment Form

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# DANCE SCHOOLS & PROGRAMS

## Buy Coverage Immediately Online!

K&K's specialty web site, [danceinsurance-kk.com](http://danceinsurance-kk.com) offers on-line quoting and purchasing for dance schools & programs.

### Eligible Operations:

- Aero dance
- Ballet
- Ballroom
- Belly dancing
- Clogging
- Contemporary
- Country western
- Cultural/ethnic
- Flamenco
- Folk dancing
- Hawaiian
- Hip hop
- Irish
- Jazz
- Latin
- Modern
- Salsa
- Scottish
- Square
- Swing
- Tango
- Tap
- Tumbling (floor only, no gymnastic apparatus)
- ZUMBA®

### Ineligible Operations:

(Including but not limited to)

- Acrobatic & circus skills training
- Ballroom rental facilities
- Banquet & reception halls
- Cabarets
- Dance halls
- Discotheques
- Night clubs
- Production companies
- Professional dance companies
- Professional touring companies
- Trampoline parks/facilities

### K&K Benefits:

- Experienced & professional staff dedicated exclusively to servicing the K&K Dance School Program
- Over 70 years of experience providing sports, leisure and entertainment insurance
- In-house underwriting, policy administration and claims services
- 24-hour emergency claims 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.

### 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
- Bodily Injury to Participants
- Medical Payments for Participants
- Hired Auto and Employers' Nonownership Liability (not provided in IL, LA, UT, VT and WI)
- 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)

Abuse, Molestation, or Exploitation Defense Reimbursement Coverage (optional)

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

Excess Liability (optional)

Sexual Abuse or Sexual Molestation Liability (optional)

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### **Contact Information:**

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

### **Dance Schools & Programs** Risk Purchasing Group Program

PHONE: **800.648.6406**

FAX: **260.459.5940**

EMAIL:  
info@danceinsurance-kk.com

WEB SITE  
danceinsurance-kk.com

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

### **Submission Instructions:**

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To request coverage through this program, please submit the appropriate application along with the underwriting information listed or apply online at [danceinsurance-kk.com](http://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:**

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

### **Dance Schools & Program Application(s):**

(Apply online at: [danceinsurance-kk.com](http://danceinsurance-kk.com))

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### **K&K Application(s)**

- Dance Schools & Programs Enrollment Form
- RPG Directors' & Officers' Liability Enrollment Form

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# ENTERTAINER & PERFORMER

## Buy Coverage Immediately Online!

K&K's specialty web site, [entertainerinsurance-kk.com](http://entertainerinsurance-kk.com) offers on-line quoting and purchasing for entertainer and performers.

### Eligible Operations:

- Actor portraying historical person (actual or fictional)
- Balloon artist
- Belly dancer
- Caricature sketching
- Celebrity look-alike
- Clown
- Comedian
- Contortionist
- DJ or KJ
- Face/body painter (FDA approved/compliant paint only)
- Holiday character
- Impersonator
- Impressionist
- Juggler
- Magician
- Mime
- Musician, singer or vocalist
- Poet
- Public speaker (subject to review and approval by K&K)
- Psychic/fortune teller
- Puppeteer
- Story teller
- Theatrical performer (single event only)
- Tradeshow/promotional model (subject to review and approval by K&K)
- Ventriloquist
- Western performer
- Yodeler

### Ineligible Operations:

(Including but not limited to)

- Acrobatic or aerialist performer
- Actor or actress
- Circus performer
- Cosmetologist/Beautician
- Escape artist
- Exotic dancer
- Fire handlers
- Group acts or bands
- Henna/Mehndi artist
- Hypnotist
- Jousting
- Mascot (college, high school, professional)
- Model (unless reported and approved by K&K)
- Performer putting on an athletic exhibition
- Performer using weapons (live ammunition or sharpened blades)
- Permanent tattoo and/or body piercing artist
- Production/entertainment companies
- Public speaker
- Pyrotechnician
- Rap, hip-hop, electronic or heavy meta/screamo, or techno musical entertainer/performer/DJ
- Strength performer
- Stripper
- Stunt performer
- Touring entertainer/performer

This insurance program is 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

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### **K&K Benefits:**

- Experienced & professional staff dedicated exclusively to servicing the K&K Entertainer & Performer Program
- Over 70 years of experience providing sports, leisure and entertainment insurance
- In-house underwriting, policy administration, and claims services
- 24-hour emergency claims phone service
- Insurance carriers rated "A" or higher by A.M. Best

### **Contact Information:**

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

### **Entertainers & Performers**

Risk Purchasing Group Program

PHONE: 800.328.2317

FAX: 260.459.5502

EMAIL:  
entertainers@kandkinsurance.com

WEB SITE:  
entertainerinsurance-kk.com

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

### **Submission Instructions:**

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To request coverage through this program, please submit the appropriate application along with the underwriting information listed or apply online at [entertainerinsurance-kk.com](http://entertainerinsurance-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: [entertainerinsurance-kk.com](http://entertainerinsurance-kk.com))

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### **K&K Application(s)**

- Entertainer & Performer Enrollment Form

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# ESPORTS

## Eligible Operations:

- Pro eSports teams
- Amateur eSports teams

## Key Underwriting/Qualifying

### Factors (Including but not limited to):

- \$3,500 minimum account premium

## K&K Benefits:

- Experienced & professional staff dedicated exclusively to servicing the K&K Sports Programs for over 25 years
- Active participation in industry trade shows and meetings
- Over 70 years of experience providing sports, leisure and entertainment insurance
- In-house underwriting, policy administration, loss control and claims services
- 24-hour emergency claims phone service
- Insurance carriers rated "A" or higher by A.M. Best

The Sports unit of K&K Insurance is dedicated to providing customized insurance programs for amateur and pro eSports. K&K's innovative coverages, risk evaluation and claims management results in specialized insurance programs designed to meet the needs of the players, officials, spectators, coaches and administrators involved in eSports.

## Coverages Available & Program Highlights:

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### General Liability

- Broadened Coverage Form
- No Deductible
- Legal Liability to Participants
- 24/7 Premises/Operations Liability
- Liquor Liability
- Lessors, Co-promoters and Sponsors can be included as Additional Insureds
- Employee Benefits Liability
- Volunteers as Additional Insureds

### 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:

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- Team operations
- 24/7 Premises/Operations Liability Coverage
- Promotional Events and Public Appearances

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### **Contact Information:**

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

### **eSports** Sports Unit

PHONE: 800.441.3994  
FAX: 260.459.5120

EMAIL:  
KK.Sports@kandkinsurance.com

WEB SITE:  
kandkinsurance.com

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

### **Submission Instructions:**

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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:**

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- Application(s) (see below)
- ACORD application(s) for other requested coverages
- Five 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 (i.e. player, housing, sponsorship), codes of conduct
- Copy of procedure/rule manuals
- Copy of waiver & release forms
- SAM prevention and reporting policy

### **eSports Application(s):**

(Applications can be obtained from our web site: [kandkinsurance.com](http://kandkinsurance.com))

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#### **K&K Application(s)**

- eSports Application
- Participant Accident Supplemental Application (if needed)
- Event Cancellation (if needed)
- Workers' Compensation (if needed)

#### **ACORD Application(s)**

- Property
- Computer Coverage
- Crime
- Commercial Auto
- Inland Marine
- Excess Liability

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# EVENT CANCELLATION

## Eligible Operations:

- Concerts
- Conventions
- Conference
- Fairs
- Festivals
- Motorsport events
- Music events
- Non Appearance
- Outdoor events
- Special events
- Sporting events (amateur/collegiate/high school/professional)
- Trade shows
- 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 Showstoppers K&K Event Cancellation Program
- Active participation in industry trade shows and meetings
- Over 70 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 claims phone service
- Insurance carriers rated "A" or higher by A.M. Best

K&K Insurance offers an insurance program, through Showstoppers, 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.

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### **Contact Information:**

Showstoppers  
Seth Fleischer  
Aon Association Services  
1120 20th St, NW, Suite 600  
Washington, DC 20036

### **Event Cancellation Program**

PHONE: 800.432.7465 ext 8532  
FAX: 202.429.8584

EMAIL:  
seth.fleischer@affinitynonprofits.com

WEB SITE:  
asaeinsurance@aon.com

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

### **Submission Instructions:**

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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:**

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- 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: [kandkinsurance.com](http://kandkinsurance.com))

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### **K&K Applications**

- Event Cancellation and Non-appearance Application

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# EVENT PLANNER

## Eligible Operations:

Fee-based professionals or businesses who have annual gross sales of \$2,000,000 or less, domiciled in the United States, that plan, organize, coordinate and/or arrange public or private events and social gatherings for others.

## Ineligible Operations:

(Including but not limited to)

- Athletic event promoters
- Caterers
- Concert promoters
- Event production companies\*
- Rental companies
- Talent agencies/companies
- Travel agencies
- Those who own their own retail store or event/banquet facility

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

\*An event production company is a business that hosts event and profit in all money proceeds of their hosted events. (e.g.: ticket sales/merchandise/food/etc.)

## K&K Benefits:

- Experienced & professional staff dedicated exclusively to servicing the K&K Event Planner Program
- Over 70 years of experience providing sports, leisure and entertainment insurance
- In-house underwriting, policy administration and claims services
- 24-hour emergency claims phone service
- Insurance carriers rated "A" or higher by A.M. Best
- Premium installment plans available

This program is designed for U.S.-based firms or individuals who organize, coordinate, promote and facilitate special events from inception through completion. Events may be social or corporate, including company events and those for charities and nonprofit organizations.

This coverage is not intended to include catering operations or hall exposures. 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, improvement and betterments, signs, and non-structural glass.

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)
- No Charge for Certificates of Insurance

Abuse, Molestation, Harassment or Exploitation  
Defense Reimbursement (optional)

Equipment and Contents - Inland Marine (optional)

Hired Auto and Employers' Nonownership  
Liability (not provided while in IL, LA, UT, VT, OR WI) (optional)

Professional Liability (optional)

Sexual Abuse or Sexual Molestation Liability (optional)

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### **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:  
kandkinsurance.com

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

### **Submission Instructions:**

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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:**

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

### **Event Planner Application(s):**

(Applications can be obtained from our web site: [kandkinsurance.com](http://kandkinsurance.com))

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### **K&K Application(s)**

- Event Planner Enrollment Form

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# FAIRS & FAIRGROUNDS

## Eligible Classifications:

- 4H fairs
- Agricultural expositions
- County fairs
- 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

## K&K Benefits:

- Experienced & professional staff dedicated exclusively to servicing the K&K Fairs & Fairgrounds Program for over 30 years
- Proud member of International Association of Fairs & Expositions (IAFE)
- Active participation in industry trade shows and meetings
- Over 70 years of experience providing sports, leisure and entertainment insurance
- In-house underwriting, policy administration, loss control and claims services
- 24-hour emergency claims phone service
- Insurance carriers rated "A" or higher by A.M. Best
- Premium installment plans available

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
- 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

### Directors and Officers Including Employment Practices Liability

### Property

- Equipment Breakdown Included
- Emergency Vacating Expenses Covered up to \$25,000, 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
- Concerts
- Concessionaires
- Demolition derbies
- Displays
- Fireworks
- Horticultural, agricultural and home economic exhibits
- Interim events
- Livestock shows or auctions
- Parades
- Rodeos
- Truck & tractor pulls
- Vendors

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### Contact Information:

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

### Fairs & Fairgrounds Program

PHONE: 800.553.8368

FAX: 260.459.5624

EMAIL:

KK.EventsAttractions@  
kandkinsurance.com

WEB SITE:

kandkinsurance.com

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

### Submission Instructions:

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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:

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- 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: [kandkinsurance.com](http://kandkinsurance.com))

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#### 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

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# FESTIVALS

## 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

## 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 70 years of experience providing sports, leisure and entertainment insurance
- In-house underwriting, policy administration, loss control and claims services
- 24-hour emergency claims phone service
- Insurance carriers rated "A" or higher by A.M. Best
- Premium installment plans available

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.

## Coverages Available & Program Highlights:

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### General Liability

- Written on an Admitted Basis in Most States
- Broadened Coverage Form
- 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

### Directors and Officers Including Employment Practices Liability

### Property

- Emergency Vacating Expenses Covered up to \$25,000, 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:

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- Arts & crafts displays
- Food & beverage concessions
- Horticultural/home economics exhibits
- Parades

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### **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:  
kandkinsurance.com

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

### **Submission Instructions:**

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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: [kandkinsurance.com](http://kandkinsurance.com))

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#### **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

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# FRANCHISED MOTORCYCLE & POWERSPORT DEALERSHIPS

## Approved Manufacturer Brands:

- Aprilia
- Arctic Cat
- Bad Boy ATV
- Bennche
- Big Bear American Made Choppers, Inc.
- BMW
- Bombardier
- Boss Hoss
- Bourget's Bike Works
- California Side Car
- Can-am
- Champion Side Car
- Derbi
- Ducati
- E-TON
- EZ-GO
- Genuine Scooters
- Gilera
- Harley-Davidson
- Honda
- Husqvarna/Cagiva USA
- Hyosung
- Indian
- Kawasaki
- Knievel
- KTM
- Kymco
- Lehman Trikes, Inc.
- Lynx
- Mahindra Roxor
- Moto Guzzi
- Motor Trike, Inc.
- Orange County Choppers
- Piaggio
- Polaris
- Royal Enfield
- Saxon
- SeaDoo
- Segway
- Schwinn Motor Scooters
- SkiDoo
- Suzuki
- The Trike Shop
- Tomberlin - Golf Carts
- Triumph
- Ural
- Vespa
- Yamaha
- Zero

## Key Underwriting/Qualifying Factors

(Including but not limited to):

- \$7,500 & \$10,000 minimum account premium, depending on state filing

## 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 30 years
- Over 70 years of experience providing sports, leisure and entertainment insurance
- In-house underwriting, policy administration, loss control and claims services
- 24-hour emergency claims phone service
- Insurance carriers rated "A" or higher by A.M. Best

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:

### Garage

- Demo Liability (including watercraft)
- Hired and Nonowned Auto Liability and Physical Damage
- Federal Odometer
- Title E&O
- Truth-in-lending
- Agents E&O
- False Pretense
- Damage to Product and Work
- Dealers Physical Damage
- Drive-away Collision Coverage
- Transit & Temporary Locations
- Garagekeepers

### General Liability

### Property

- Buildings; Business Personal Property; Business Income/Extra Expense
- False Pretense
- Equipment Breakdown
- Property Enhancement Endorsements

### 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.

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**Contact Information:**

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

**Franchised Motorcycle & Powersport Dealership Program**

PHONE: 800.552.9253

FAX: 260.459.5511

EMAIL:  
KK.Dealership@kandkinsurance.com

WEB SITE:  
kandkinsurance.com

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

**Submission Instructions:**

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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: [kandkinsurance.com](http://kandkinsurance.com))

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**K&K Application(s)**

- Franchised Dealership Supplemental

**ACORD Application(s)**

- Property
- General Liability
- Garage
- Crime
- Inland Marine
- Excess Liability
- Workers' Compensation

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# FRANCHISED RV DEALERSHIPS

## Key Underwriting/Qualifying Factors

(Including but not limited to):

- \$7,500 & \$10,000 minimum account premium, depending on state filing

## Common Associated Exposures:

- Demo rides
- Parts & accessories sales
- Service & repair

## K&K Benefits:

- Experienced & professional staff dedicated to servicing the K&K Franchised RV Dealership Program for over 30 years
- Over 70 years of experience providing sports, leisure and entertainment insurance
- In-house underwriting, policy administration, loss control and claims services
- 24-hour emergency claims phone service
- Insurance carriers rated "A" or higher by A.M. Best

The Franchised RV Dealership Program has been specifically designed to provide dealerships selling recreational vehicles with a comprehensive package policy including optional excess, employment related practices liability and workers' compensation.

## Coverages Available:

---

### Garage

- Demo Liability (including watercraft)
- Hired and Nonowned Auto Liability and Physical Damage
- Federal Odometer
- Title E&O
- Truth-in-lending
- Agents E&O
- False Pretense
- Damage to Product and Work
- Dealers Physical Damage
- Garagekeepers

### General Liability

### Property

- Buildings; Business Personal Property; Business Income/Extra Expense
- False Pretense
- Equipment Breakdown
- Property Enhancement Endorsements

### Inland Marine

### Crime

### Excess Liability

### Employment Practices Liability

### Workers' Compensation

## Program Highlights:

---

- Interest-free payment plans available.
- Audit and Reporting processes eliminated.

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**Contact Information:**

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

**Franchised RV Dealership Program**

PHONE: 800.552.9253

FAX: 260.459.5511

EMAIL:

KK.Dealership@kandkinsurance.com

WEB SITE:

kandkinsurance.com

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

**Submission Instructions:**

---

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

**Preliminary Underwriting Information Required:**

---

- 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)

**RV Dealership Application(s):**

(Applications can be obtained from our web site: [kandkinsurance.com](http://kandkinsurance.com))

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**K&K Application(s)**

- Franchised RV Dealership Supplemental

**ACORD Application(s)**

- Property
- General Liability
- Garage
- Crime
- Inland Marine
- Excess Liability
- Workers' Compensation

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# FRATERNAL ORDERS

## Eligible Operations:

- American Legion
- Eagles
- VFW
- Moose
- Knights of Columbus

## Key Underwriting/Qualifying

### Factors (Including but not limited to):

- Account must be in operation for at least three years
- Organization must have tax exempt status as defined by the I.R.S.
- Operations must be overseen by a lodge manager whose duties include staff reports to management and responsible for hiring and retention
- Liquor liability is available for any risk that has a valid liquor license. (Servers must have formal training-TIPS/TAMS or equivalent)

## Ineligible for this program:

- Social organizations at a college or university
- Off-site events open to the general public in which the insured is acting as a promoter of the event regardless if live entertainment is being provided for the event
- Organizations with swimming pool exposures where liquor is served or in any way available for consumption
- Accounts that have had liquor license revoked, suspended or been fined.
- Any account with "All you can drink" specials

## K&K Benefits:

- Over 70 years of experience providing sports, leisure and entertainment insurance
- In-house underwriting, policy administration, loss control and claims services
- 24-hour emergency claims phone service
- Insurance carriers rated "A" or higher by A.M. Best
- Premium installment plans available

K&K's Fraternal Orders Insurance Program provides vital business protection for a variety of fraternal organizations such as the American Legion, Eagles, VFW, Moose, Knights of Columbus, and similar fraternal orders. No prior appointment or agreement is needed for agents to submit applications for quotation.

## Coverages Available & Program Highlights:

---

- General Liability
    - Liquor Liability
  - Directors and Officers Liability
    - including EPLI
  - Property
  - Inland Marine
  - Crime
  - Business Automobile
  - Equipment Breakdown
  - Follow Form Excess
  - Workers' Compensation
    - Coverage for volunteers
- Limits of \$1 million with up to \$10 million are offered

## Common Associated Exposures:

---

- Premises Liability
- Events held on premises for members and to the general public
- Restaurant and liquor operations for the benefit of members and guests

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**Contact Information:**

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

**Fraternal Orders**

Sports Unit

PHONE: 855.536.2431

FAX: 260.459.5120

EMAIL:

KK.Sports@kandkinsurance.com

WEB SITE:

kandkinsurance.com

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

**Submission Instructions:**

---

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

**Preliminary Underwriting Information Required:**

---

- Application(s) (see below)
- ACORD application(s) for other requested coverages
- Five years of company loss runs, including current year
- Copy of Hall Rental Contracts
- Any event brochures

**Fraternal Order Application(s):**

(Applications can be obtained from our web site: [kandkinsurance.com](http://kandkinsurance.com))

---

**K&K Application(s)**

- Fraternal Order Supplemental Application

**ACORD Application(s)**

- Property
- Crime
- Commercial Auto
- Computer Coverage
- Inland Marine
- Excess Liability

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# GAMING

## Eligible Operations:

- Bingo halls
- Card clubs
- Casinos
- Tribal gaming

## Key Underwriting/Qualifying

### Factors (Including but not limited to):

- \$3,500 minimum account premium

## Ineligible for this program:

- Cruising vessels

## K&K Benefits:

- Experienced & professional staff dedicated exclusively to servicing the K&K Gaming Program
- Active participation in industry trade shows and meetings
- Over 70 years of experience providing sports, leisure and entertainment insurance
- In-house underwriting, policy administration, loss control and claims services
- 24-hour emergency claims phone service
- Insurance carriers rated "A" or higher by A.M. Best

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)

## Common Associated Exposures:

---

- |                 |                       |
|-----------------|-----------------------|
| - Concessions   | - Gift shops          |
| - Entertainment | - Restaurants/lounges |
| - Hotel/motel   | - Valet parking       |

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**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:  
kandkinsurance.com

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

**Submission Instructions:**

---

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

**Preliminary Underwriting Information Required:**

---

- 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 Contract (if applicable)

**Gaming Application(s):**

(Applications can be obtained from our web site: [kandkinsurance.com](http://kandkinsurance.com))

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**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

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# GYMNASTICS SCHOOLS/ CLUBS

## Eligible Operations:

- Artistic gymnastics
- Cheerleading\*
- Competitive gymnastics
- Group gymnastics
- Mobile gymnastics
- "Mommy & Me"
- "Me & My Pal"
- Ninja Zone™
- "Parent-tot"
- Pre-school gymnastics
- Recreational gymnastics
- Rhythmic gymnastics
- Sports acrobatics (USAG sanctioned)
- Trampolines
- (instruction/training, classes/programs only)
- Tumble buses
- Tumbling

\*Note: For cheer-only facilities. Please visit [gymnasticsinsurance-kk.com](http://gymnasticsinsurance-kk.com) for a specialized application or by contacting us at 1.800.648.6406.

## Ineligible Operations:

(Including but not limited to)

- 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.
- Trampoline parks/facilities (defined as any facility having multiple trampoline beds positioned closely together and used for recreational activities)

## K&K Benefits:

- Experienced & professional staff dedicated exclusively to servicing the K&K Gymnastics Schools/Clubs &/or Cheer Gyms Program
- Over 70 years of experience providing sports, leisure and entertainment insurance
- In-house underwriting, policy administration and claims services
- 24-hour emergency claims 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 specializing in the instruction of gymnastics, tumbling, cheerleading/dance and related programs. Coverage provided includes important liability protection for the school/club including its employees and volunteers, for liability claims arising out of its operations.

## 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 IL, LA, UT, VT, & WI)
- Professional Liability
- Bodily Injury to Participants
- Medical Payments for Participants
- No Charge for Certificates of Insurance
- Premises Liability Included

Ancillary instructional or learning programs Coverage (optional)

On-site Birthday Party Coverage (optional)

Equipment and Contents - Inland Marine (optional)

Abuse, Molestation, or Exploitation Defense Reimbursement Coverage (optional)

Meets, Competitions & Events Coverage (optional)

Parkour/Ninja/Free-running/Extreme tumbling/indoor obstacle courses coverage (optional)

Excess Liability (optional)

Directors and Officers Liability including Employment Practices Liability for Non for profits (optional)

Sexual Abuse or Sexual Molestation Liability (optional)

On-site Inflatable amusement device (optional)

Open gym/parents night out/special events coverage (optional)

Camps/clinics coverage (optional)

Swimming pools coverage (optional)

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**Contact Information:**

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

**Gymnastics Schools/Clubs/Cheer Gyms**

Risk Purchasing Group Program

PHONE: 800.648.6406

FAX: 260.459.5940

EMAIL:

info@gymnasticsinsurance-kk.com

WEBSITE:

gymnasticsinsurance-kk.com

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

**Submission Instructions:**

---

To request an insurance quotation through this program, please submit the appropriate applications along with the 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:**

---

- Fully completed and signed enrollment form)
- Deposit payment by check or credit/debit card

**Gymnastics Schools/Clubs Application(s):**

(Applications can be obtained from our website: [gymnasticsinsurance-kk.com](http://gymnasticsinsurance-kk.com))

---

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

- Gymnastics Schools/Clubs Enrollment Form
- RPG Directors' & Officers' Liability Enrollment Form
- Cheer Gym Enrollment Form

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# 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 25 years
- Carrier supported loss control services
- Advertising presence in industry trade publications such as CBI, Club Industry and Fitness Management
- Over 70 years of experience providing sports, leisure and entertainment insurance
- In-house underwriting, policy administration and claims services
- 24-hour emergency claims 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

- 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

### Event Cancellation & Non-appearance

## Common Associated Exposures:

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

Insuring the world's fun.®

**Contact Information:**

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

**\*Health Club Program - Full Service**

PHONE: 877.355.0315

FAX: 260.459.5821

EMAIL:

KK.Recreation@kandkinsurance.com

WEB SITE:

kandkinsurance.com

**For our Limited Service and  
Basic Service, please contact:**

Risk Purchasing Group Program

PHONE: 800.506.4856

FAX: 260.459.5590

EMAIL:

info@fitnessinsurance-kk.com

WEB SITE:

fitnessinsurance-kk.com

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

**Submission Instructions:**

---

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

**Preliminary Underwriting Information  
Required:**

---

- 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: [kandkinsurance.com](http://kandkinsurance.com))

---

**K&K Application(s)**

- Health Club—Full Service Information Form

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# HEALTH CLUBS BASIC SERVICE

## Eligible Operations:

- Crossfit Affiliate facilities
- Exercise clubs
- Fitness & training centers
- Gyms
- Health & wellness clubs

## Key Underwriting/Qualifying Factors:

(Including but not limited to)

- Total annual sales should be \$2,000,000 or less (excluding revenue for initiation/sign-up fees)

## Ineligible operations/services:

(Including but not limited to)

- Annual sales greater than \$2,000,000
- Beauty/hair salon services
- Blood analysis
- Climbing walls
- Dance facilities\*
- Drop-off child care services
- Facilities outside of the US
- Full-size trampolines
- Gymnastics and/or cheer facilities or classes\*
- Ice/inline/roller skating (including skating treadmills)
- Martial arts facilities\*
- Medical, therapy or health care services
- Physical therapy, physicals or stress testing
- Programs specifically designed for health disorders/diseases unless reported to and approved by us
- Sports medicine, rehabilitation and/or therapy services

\* For information regarding insurance programs for dance, gymnastics, cheer, or martial arts schools/programs, please contact us.

\* 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)

This program is designed for U.S.-based owners and operators of health and fitness clubs and/or tennis/racquet clubs offering programs and services for members and guests that may include: circuit training, personal training, aerobics, yoga, pilates, free weights, resistance machines, cardio machines, a variety of exercise group classes, strength training, non-contact martial arts, basketball/volleyball, racquet sports, whirlpool/hot tubs, saunas/steam rooms, massage, nursery/babysitting, nutritional weight control, tanning, pro shops, snack/juice bars and 24-hour key card access facilities.

## Coverages Available & Program Highlights:

### General Liability

- Products-completed Operations
- Personal and Advertising Injury
- Bodily Injury to Participants
- Professional Liability
- Damage to Premises Rented To You
- Medical Expense Limit
- Hired Auto and Employers' Nonownership Liability  
(not provided in IL, LA, UT, VT & WI)

### Optional Coverages

- Inland Marine
- Supplies & Inventory
- Equipment & Contents
- Improvements & Betterments
- Signs
- Abuse, Molestation, or Exploitation Defense Reimbursement Coverage
- Liquor Liability
- Excess Liability
- Liability for Independent Contractor (non-employees)
- Sexual Abuse or Sexual Molestation Liability
- Abuse, Molestation, Harassment or Sexual Conduct Defense Reimbursement

## Common Associated Exposures:

- |                              |                       |
|------------------------------|-----------------------|
| - Aerobics                   | - Pilates             |
| - Cardio machines            | - Pro shops           |
| - Circuit training           | - Resistance machines |
| - Free weights               | - Saunas/steam rooms  |
| - Group exercise classes     | - Snack/juice bars    |
| - Massage                    | - Strength training   |
| - Nursery, baby-sitting      | - Tanning             |
| - Nutritional weight control | - Whirlpool/hot tubs  |
| - Personal training          | - Yoga                |

Insuring the world's fun.®

**K&K Benefits:**

- Experienced & professional staff dedicated exclusively to servicing the K&K health and fitness programs for over 15 years
- Advertising presence in industry trade publications such as CBI, Club Industry and Fitness Management
- Over 70 years of experience providing sports, leisure and entertainment insurance
- In-house underwriting, policy administration and claims services
- 24-hour emergency claims phone service
- Insurance carrier rated "A+" by A.M. Best
- Premium installment plans available

**Contact Information:**

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

**\*Health Clubs - Limited & Basic Service Programs**

Risk Purchasing Group Program

PHONE: 800.648.6406

FAX: 260.459.5940

EMAIL:

fitnessrpg@aon.com

WEB SITE:

kandkinsurance.com

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

**Submission Instructions:**

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To request coverage 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:**

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- Fully completed & signed enrollment form
- Deposit payment by check or credit/debit card

**Health & Fitness Application(s):**

(Applications can be obtained from our web site: [kandkinsurance.com](http://kandkinsurance.com))

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**K&K Application(s)**

- Health Club Basic Service Enrollment Form

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# HEALTH CLUBS LIMITED SERVICE

## Buy Coverage Immediately Online!

K&K's specialty web site, [fitnessinsurance-kk.com](https://fitnessinsurance-kk.com) offers on-line quoting and purchasing for fitness facilities.

### 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 sales must be less than \$500,000

### Ineligible Operations:

(Including but not limited to)

- Annual sales more than \$500,000
- Childcare services/facilities
- Climbing walls
- CrossFit Affiliates owners\*
- Dance, gymnastics, cheer & martial arts schools/studios\*
- Facilities outside of the U.S.
- Ice skating, roller skating or skating treadmills
- Medical, therapy or health care service
- Parkour/Ninja obstacle course programs or facilities
- Physical therapy
- Physicals or stress testing
- Program specifically designed for health disorders/diseases unless reported to and approved by us
- 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\*

\* For information regarding eligibility for dance, gymnastics, cheer, martial arts schools/classes, CrossFit affiliate owners and 24 hour fitness facilities, please contact us.

This program is 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 in IL, LA, UT, VT & WI)
- Professional Liability
- Bodily Injury to Participants
- No Charge for Certificates of Insurance
- Premises Liability Included

Equipment and Contents - Inland Marine (optional)

Abuse, Molestation, or Exploitation Defense

Reimbursement Coverage (optional)

Medical Payments for Participants Coverage (optional)

Liability for Independent Contractors

(non-employees) (optional)

Excess Liability (optional)

Sexual Abuse or Sexual Molestation Liability (optional)

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### **K&K Benefits:**

- Experienced & professional staff dedicated exclusively to servicing the K&K health and fitness programs for over 15 years
- Over 70 years of experience providing sports, leisure and entertainment insurance
- In-house underwriting, policy administration and claims services
- 24-hour emergency claims phone service
- Insurance carriers rated "A" or higher by A.M. Best
- Premium installment plans available

### **Contact Information:**

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

### **Health Clubs - Limited Service**

Risk Purchasing Group Program

PHONE: **800.648.6406**

FAX: **260.459.5940**

EMAIL:

[fitnessrpg@aon.com](mailto:fitnessrpg@aon.com)

WEB SITE:

[fitnessinsurance-kk.com](http://fitnessinsurance-kk.com)

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

### **Submission Instructions:**

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To request coverage through this program, please submit the appropriate application along with the underwriting information listed or apply online at [fitnessinsurance-kk.com](http://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:**

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

### **Health Club - Limited Services Application(s):**

(Apply online at: [fitnessinsurance-kk.com](http://fitnessinsurance-kk.com))

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### **K&K Application(s)**

- Health Club - Limited Services Enrollment Form

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# HEALTH & FITNESS

## Exercise/Circuit/Personal Training Studio

### Buy Coverage Immediately On-line!

K&K's specialty web site, [fitnessinsurance-kk.com](http://fitnessinsurance-kk.com) offers on-line quoting and purchasing fitness facilities.

### 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:

#### (Including but not limited to)

- Childcare services/facilities
- Climbing walls
- CrossFit® Affiliate owners and/or CrossFit® programs/activities\*
- Dance, gymnastics, cheer and martial arts school/studios\*
- Facilities 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
- Programs specifically designed for health disorders/diseases unless reported to and approved by us
- 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\*

\* For more information regarding eligibility for dance, gymnastic, cheer and martial arts schools/programs, CrossFit affiliate programs and 24 hour fitness facilities, please contact us.

This program is 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 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 in IL, LA, UT, VT & WI)
- Professional Liability
- Bodily Injury to Participants
- No Charge for Certificates of Insurance
- Premises Liability Included

Equipment and Contents - Inland Marine (optional)

Medical Payments for Participants Coverage (optional)

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

Excess Liability (optional)

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

Sexual Abuse or Sexual Molestation Liability (optional)

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### **K&K Benefits:**

- Experienced & professional staff dedicated exclusively to servicing the K&K health and fitness programs for over 15 years
- Over 70 years of experience providing sports, leisure and entertainment insurance
- In-house underwriting, policy administration and claims services
- 24-hour emergency claims phone service
- Insurance carriers rated "A" or higher by A.M. Best
- Premium installment plans available

### **Contact Information:**

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

### **Exercise Studio**

Risk Purchasing Group Program

PHONE: 800.648.6406

FAX: 260.459.5940

EMAIL:

fitnessrpg@aon.com

WEB SITE:

fitnessinsurance-kk.com

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

### **Submission Instructions:**

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To request coverage through this program, please submit the appropriate application along with the underwriting information listed or apply online at [fitnessinsurance-kk.com](https://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: [fitnessinsurance-kk.com](https://fitnessinsurance-kk.com))

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### **K&K Application(s)**

- Exercise/Circuit/Personal Training Studio Enrollment Form

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# INDEPENDENT INSTRUCTOR OF THE ARTS

## Eligible Operations:

(Including but not limited to)

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

- Amateur youth robotics (instructor of grades 8 & below only)
- Artist painting
- Clay work and/or pottery
- Craft making
- Culinary (chef, baker)
- Debate instructor
- Digital photography and/or art (classroom setting only)
- Drama
- Drawing
- Language
- Math
- Music
- Sculpting
- STEM instruction (in grades 8 & below)

## 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:

(Including but not limited to)

- Instructors under the age of 18
- Employment as an exempt or non-exempt employee of a school, university or college
- Sports, fitness or dance related instructor activities\*

\* Coverage for sports, fitness and/or dance instructors can be purchased online at [www.kandkinsurance.com](http://www.kandkinsurance.com)

This program is designed to meet the unique needs of a U.S.-based independent instructor of the arts and sciences. 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:

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### 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
- Bodily Injury to Participants
- No Charge for Certificates of Insurance

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### **K&K Benefits:**

- Experienced & professional staff dedicated exclusively to servicing the K&K Instructor Programs
- Over 70 years of experience providing sports, leisure and entertainment insurance
- In-house underwriting, policy administration and claims services
- 24-hour emergency claims phone service
- Insurance carriers rated "A" or higher by A.M. Best

### **Contact Information:**

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

### **Arts Instructor**

Risk Purchasing Group Program

PHONE: 800.506.4856

FAX: 260.459.5502

EMAIL:

info@fitnessinsurance-kk.com

WEB SITE:

kandkinsurance.com

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

### **Submission Instructions:**

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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: [kandkinsurance.com](http://kandkinsurance.com))

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### **K&K Application(s)**

- Independent Instructor of the Arts Enrollment Form

### **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.

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# INSTRUCTORS

## Dance - Fitness - Yoga

### Eligible Operations:

#### Dance Instructors:

- Acro dance
- Ballet
- Ballroom
- Belly dancing
- Clogging
- Contemporary
- Country western
- Cultural/ethnic
- Flamenco
- Folk dancing
- Hawaiian
- Hip hop
- Irish
- Jazz
- Latin
- Modern
- Salsa
- Scottish
- Square
- Swing
- Tango
- Tap
- Tumbling (floor only, no gymnastic apparatus)
- ZUMBA®

#### Fitness Instructors:

- Acrobatic/partner yoga
- Acro dance
- Aerial/anti-gravity/suspended yoga (certified instructors only)
- Aerobics
- Aquatic exercise
- Cardio kickboxing
- Children's fitness program
- Exercise
- Fitness bootcamp
- GYROTONIC®
- Hoop fitness
- Personal training
- Pilates
- Qigong
- Spinning
- Strength
- Tai chi
- Tumbling (floor only, no gymnastic apparatus)
- Yoga
- Zumba®

#### Yoga Instructors:

- Acrobatic/partner yoga
- Aerial/anti-gravity/suspended yoga (certified instructors only)
- Ananda
- Anusara
- Ashtanga
- Dharma
- Forrest
- Hatha
- Hatha Flow
- Hot yoga
- Iyengar
- Jivamukti
- Kripalu
- Kundalini
- Mysore
- Power
- Prenatal & Postnatal
- Restorative
- Sivananda
- Vinyasa
- Yin

### Buy Coverage Immediately Online!

K&K's specialty web site, **fitnessinsurance-kk.com** offers on-line quoting and purchasing for fitness, dance and yoga instructors only.

Fitness, dance, and yoga 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 fitness, dance, or yoga-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)
- Bodily Injury to Participants
- Damage to Premises Rented to You
- No Charge for Certificates of Insurance
- 1-year and 2-year Policy Terms

#### Ineligible Operations:

(Including but not limited to)

- Certified athletic trainers
- Coaching of organized competitive athletic teams
- Firearms training
- 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

\* Please contact us or visit [www.kandkinsurance.com](http://www.kandkinsurance.com) for more information.

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**Contact Information:**

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

**Dance Instructor**

Risk Purchasing Group Program

PHONE: 800.506.4856

FAX: 260.459.5590

EMAIL: info@danceinsurance-kk.com

WEB SITE: danceinsurance-kk.com

**Fitness Instructor**

Risk Purchasing Group Program

PHONE: 800.506.4856

FAX: 260.459.5590

EMAIL: info@fitnessinsurance-kk.com

WEB SITE: fitnessinsurance-kk.com

**Yoga Instructor**

Risk Purchasing Group Program

PHONE: 800.506.4856

FAX: 260.459.5590

EMAIL: info@fitnessinsurance-kk.com

WEB SITE: fitnessinsurance-kk.com

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

**Submission Instructions:**

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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:**

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- 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):**

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- Sports Instructor Enrollment Form
- Fitness Instructor Enrollment Form
- Dance Instructor Enrollment Form
- Yoga Instructor Enrollment Form

**K&K Benefits:**

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- Experienced & professional staff dedicated exclusively to servicing the K&K Instructor Programs
- Over 70 years of experience providing sports, leisure and entertainment insurance
- In-house underwriting, policy administration and claims services
- 24-hour emergency claims phone service
- Insurance carriers rated "A" or higher by A.M. Best

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# INSTRUCTORS

## Martial Arts/Self Defense

### Eligible Operations:

- Law enforcement/ security defense tactic instruction
  - Self defense instruction
  - Martial arts instruction of:
- |                     |
|---------------------|
| Judo                |
| Jiu jitsu           |
| Kali                |
| Karate              |
| Kenjitsu            |
| Krav maga           |
| Kung fu             |
| Mixed Martial Arts/ |
| Ultimate Fighting   |
| Muay thai           |
| Savate              |
| Sayoc Kali          |
| Taekwondo           |
| Tai chi             |
| Tang soo do         |
| Thai boxing         |
- Aikido
  - Brazilian jiu jitsu
  - Capoeira
  - Chi kun
  - Dim Mak
  - Escrima
  - Gojo-ryu
  - Haganah
  - Hapkido
  - Jeet kune do

This program has been designed for U.S.-based martial arts and/or self defense instructors who work on an independent contractor basis training individuals in martial arts and/or self defense. This could include self defense instructors, law enforcement/security defense tactic instructors or martial arts instructors. Coverage provided under this program includes important commercial general liability protection for the instructor for liability claims arising out of their operations while training.

### 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)
- Bodily Injury to Participants
- Damage to Premises Rented to You
- No Charge for Certificates of Insurance
- 1-year and 2-year Policy Terms

#### Ineligible Operations:

(Including but not limited to)

- 100% virtual operations/training
- The sport of boxing (contact/sparring)
- Certified athletic trainers
- Coaching of organized competitive athletic teams
- Firearms training
- 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
- Sports instruction of the following activities:
  - canoeing
  - cycling
  - diving
  - equestrian
  - kayaking
  - life guarding
  - rowing
  - scuba diving
  - skiing
  - surfing

### K&K Benefits:

- Experienced & professional staff dedicated exclusively to servicing the K&K Martial Arts Instructor Program
- Over 70 years of experience providing sports, leisure and entertainment insurance
- In-house underwriting, policy administration, and claims services
- 24-hour emergency claims phone service
- Insurance carriers rated "A" or higher by A.M. Best

Insuring the world's fun.®

**Contact Information:**

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

**Martial Arts/Self Defense Instructor**

Risk Purchasing Group Program

PHONE: 800.506.4856

FAX: 260.459.5502

EMAIL: [info@fitnessinsurance-kk.com](mailto:info@fitnessinsurance-kk.com)

WEB SITE: [kandkinsurance.com](http://kandkinsurance.com)

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

**Submission Instructions:**

---

To request 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):**

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- Martial Arts/Self Defense Instructor Enrollment Form

**K&K Benefits:**

---

- Experienced & professional staff dedicated exclusively to servicing the K&K Instructor Programs
- Over 70 years of experience providing sports, leisure and entertainment insurance
- In-house underwriting, policy administration and claims services
- 24-hour emergency claims phone service
- Insurance carriers rated "A" or higher by A.M. Best

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# INSTRUCTORS Sports

## Eligible Operations:

### Sports Instructors:

- Baseball
- Basketball
- Baton twirling
- Bowling
- Cheerleading
- Cross country
- Fencing
- Figure skating
- Football
- Golf
- Gymnastics
- Hockey
- Lacrosse
- Pickleball
- Racquetball
- Road running
- Soccer
- Softball
- Squash
- Swimming
- Table tennis
- Tennis
- Track & field
- Tumbling (floor only, no gymnastic apparatus)
- Volleyball
- Wrestling

## Buy Coverage Immediately Online!

K&K's specialty web site, [info@sportsinsurance-kk.com](mailto:info@sportsinsurance-kk.com) offers on-line quoting and purchasing for sports instructors.

Sports 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-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:

(Including but not limited to)

- Certified athletic trainers
- Coaching of organized competitive athletic teams
- Instructors under the age of 18
- Instructor's employment as an exempt or a non-exempt employee of a school, university or college
- Instruction of the following:
  - Boxing
  - Canoeing
  - Cycling
  - Diving
  - Equestrian
  - Kayaking
  - Lifeguarding
  - Martial arts\*
  - Rowing
  - Scuba diving
  - Skiing
  - Surfing

\* Please contact us or visit [www.kandkinsurance.com](http://www.kandkinsurance.com) for more information.

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**Contact Information:**

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

**Sports Instructor**

Risk Purchasing Group Program

PHONE: 800.426.2889

FAX: 260.459.5105

EMAIL: [info@sportsinsurance-kk.com](mailto:info@sportsinsurance-kk.com)

WEB SITE: [sportsinsurance-kk.com](http://sportsinsurance-kk.com)

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

**Submission Instructions:**

---

To request 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

**K&K Benefits:**

---

- Experienced & professional staff dedicated exclusively to servicing the K&K Instructor Programs
- Over 70 years of experience providing sports, leisure and entertainment insurance
- In-house underwriting, policy administration and claims services
- 24-hour emergency claims phone service
- Insurance carriers rated "A" or higher by A.M. Best

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# MARTIAL ARTS SCHOOLS & PROGRAMS

## Buy Coverage Immediately Online!

K&K's specialty web site, [martialartsinsurance-kk.com](http://martialartsinsurance-kk.com) offers on-line quoting and purchasing for martial arts schools & programs.

### Eligible Operations:

- Aikido
- Brazilian jiu jitsu
- Capoeira
- Chi kun
- Dim mak \*
- Fitness boxing (non-contact)
- Goju-ryu
- Haganah \*
- Hapkido
- Jeet kune do
- Judo
- Jiu jitsu
- Kali/escrima \*
- Karate
- Kenjitsu
- Kickboxing (cardio/fitness only)
- Kickboxing (contact/sparring)
- Krav maga
- Kung fu
- Mixed martial arts (Ultimate/extreme/cage fighting)\*
- Savate \*
- Sayoc kali \*
- Shaolinquan
- Taekwondo
- Tai chi
- Taijiquan
- Tang soo do
- Thai boxing/muay thai \*
- Wushu

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

\*Note: Coverage for these styles apply only to instruction/training type programs. Events/competitions/tournaments in which the insured's members participate with these styles are excluded and not covered under this program.

### Ineligible Operations:

(including but not limited to)

- The sport of boxing (contact/sparring)
- Training programs for law enforcement, public safety and military personnel
- Trampoline parks/facilities
- The sport of wrestling

This program is 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 its operations. For eligible martial arts schools or programs, your covered operations consist of premises, operations and activities involving registered participants of those activity(s) under your direct supervision or organized by you, 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 your location(s) or at approved off-site locations on your behalf.

### 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 IL, LA, UT, VT & WI)
- Professional Liability
- Bodily Injury to Participants
- Medical Payments for Participants
- No Charge for Certificates of Insurance
- Premises Liability Included

Non-Registered Member Activity Coverage (optional)

Birthday Party Coverage (optional)

Equipment and Contents - Inland Marine (optional)

Abuse, Molestation, or Exploitation Defense Reimbursement Coverage (optional)

Hosted Tournament Coverage (optional)

Excess Liability (optional)

Directors' and Officers' Liability Including Employment Practices Liability for Not-for-Profit Organizations (optional)

Sexual Abuse or Sexual Molestation Liability (optional)

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**K&K Benefits:**

- Experienced & professional staff dedicated exclusively to servicing the K&K Martial Arts Schools Program
- Over 70 years of experience providing sports, leisure and entertainment insurance
- In-house underwriting, policy administration and claims services
- 24-hour emergency claims phone service
- Insurance carriers rated "A" or higher by A.M. Best
- Premium installment plans available

**Contact Information:**

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:  
martialartsinsurance-kk.com

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

**Submission Instructions:**

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To request coverage through this program, please submit the appropriate application along with the underwriting information listed or apply online at [martialartsinsurance-kk.com](http://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:**

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

**Martial Arts Schools & Programs Application(s):**

(Apply online at: [martialartsinsurance-kk.com](http://martialartsinsurance-kk.com))

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**K&K Application(s)**

- Martial Arts Schools & Programs Enrollment Form
- Amateur Sports RPG Directors' & Officers' Liability Enrollment Form

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# MOTORSPORTS PARTICIPANTS AND PROFESSIONAL ATHLETES

## Disability Income

### Eligibility:

- Contractual indemnity for teams or sponsors
- Motorsport drivers and crew chiefs
- Professional athletes

### Key Underwriting/Qualifying

#### Factors (Including but not limited to):

- Favorable driving history
- Proof of earnings progression

### Ineligible for this program:

- Boat drivers
- Motorcycle drag racers
- Motocross riders
- Football players

### K&K Benefits:

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

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:

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Permanent Total Disability caused by accident or illness

Temporary Total Disability caused by accident or illness

- Benefit period 52 to 104 weeks

Accidental Death & Dismemberment

Accident 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-track & Storage Coverage for  
Competition Vehicles and Racing Equipment

On Track Crash Damage

Racing Owners & Sponsors Liability

Participant Accident for Tuning & Testing

Products Liability

Workers' Compensation

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**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:

kandkinsurance.com

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

**Submission Instructions:**

---

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

**Underwriting Information Required:**

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

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# MOTORSPORTS

## Facilities & Events

### Eligible Operations:

- Boat racing
- Demo derbies
- Drag racing
- Independent car club activities
- 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, mud parks)
- Drag boat racing

### K&K Benefits:

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

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. K&K Insurance has provided motorsports insurance to the industry since 1952 and is still the leader in the industry today.

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 available to cover facility operators, specialty event promoters and sanctioning organizations.

### Coverages Available & Program Highlights:

#### General Liability

- Separate Limits for Bodily Injury to Participants
- Expanded Bodily Injury Definition
- Personal and Advertising Injury Definition Expanded
- Official Vehicle Physical Damage
- Motorsports Errors & Omissions
- Customized Motorsport Policy Language
- Host Liquor Liability
- Cyber Risk (\$25,000 sublimit)

#### 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
- Employment Practices Liability
- High Limit Disability
- Products Liability

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### 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:

kandkinsurance.com

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

### Submission Instructions:

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

### Preliminary Underwriting Information Required:

---

- K&K Application(s) (see below)
- ACORD application(s) for other requested coverages
- Five years of company loss runs
- 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: [kandkinsurance.com](http://kandkinsurance.com))

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#### 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

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# MOTORSPORTS

## Independent Clubs

### Eligibility:

- Independent Clubs
- Organizations operating the premises for covered programs
- Autocross
- Business meetings
- Caravans
- Concours
- Gymkhanas
- Parades
- Poker runs
- Rallies
- Slaloms
- Social Functions
- Tours
- Other than one car at a time events

### Key Underwriting/Qualifying

#### Factors (Including but not limited to):

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

### Ineligible for this program:

- Wheel to wheel racing
- Boating risks
- Hill climbs
- Drifting

### K&K Benefits:

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

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.

### Coverages Available & Program Highlights:

---

#### General Liability

- Broadened Coverage Form
- Fireworks Liability
- Motorsports Errors & Omissions
- Bodily Injury to Participants (for motorized events, waivers required)
- Official Vehicle Physical Damage
- Cyber Risk (\$25,000 sublimit)
- Products Liability (food & beverage)
- Additional insureds (including officials, car owners, drivers, pit crews, sponsors, persons or organizations operating, managing, sanctioning, sponsoring or providing the premises for competitive covered programs)

#### Participant Accident

- Accidental Death & Specific Loss
- Increased Accident Medical Limits
- Weekly Accident Income Benefits

### Additional Products:

---

Commercial Auto

Crime

Business Income

Directors' & Officers' Liability

Garage Liability

Inland Marine

Liquor Liability

Property

Excess Liability

Event Cancellation & Non-appearance

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### **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:

kandkinsurance.com

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

### **Submission Instructions:**

---

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

### **Preliminary Underwriting Information Required:**

---

- K&K Application(s) (see below)
- Five 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: [kandkinsurance.com](http://kandkinsurance.com))

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#### **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

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# MOTORSPORTS

## Off-track & Storage

### 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
- \$500 minimum 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 70 years
- Attendance at industry conventions including RPM Promoters Workshops, Performance Racing Industry Trade Show (PRI)
- Active industry involvement through sanctioning bodies, racing associations and event attendance
- In-house underwriting, policy administration, loss control and claims services
- 24-hour emergency claims phone service
- Insurance carriers rated "A" or higher by A.M. Best
- Premium installment plans available

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:

---

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

### Additional Products:

---

Auto/Shop Liability

Commercial Coverage For Race Teams

- Auto Liability
- Building
- Business Personal Property
- General Liability (Non-racing)
- Workers' Compensation

Contingency/Prize Indemnity

Contractual Indemnity

Disability Income For Professional Crew Chiefs & Drivers

Employment Practices Liability

Excess Liability

Ocean Marine

On Track Crash Damage (for certain classes)

Racing Owners & Sponsors Liability

Participant Accident for Tuning & Testing

Products Liability

Workers' Compensation

Insuring the world's fun.®

### Contact Information:

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

### Off-track & Storage Program

PHONE: 800.348.1839  
FAX: 260.459.5102

EMAIL:  
KK.Motorsports@kandkinsurance.com

WEB SITE:  
kandkinsurance.com

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

### Submission Instructions:

---

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

### Preliminary Underwriting Information Required:

---

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

### Off-track & Storage Application(s):

(Applications can be obtained from our web site: [kandkinsurance.com](http://kandkinsurance.com))

---

#### K&K Application(s)

- Motorsports Off-track and Storage Application

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# MOTORSPORTS

## On-track Crash Damage

### Eligible Operations:

- Professional and semi-professional racing teams, drivers and/or car owners

### Key Underwriting/Qualifying

#### Factors (Including but not limited to):

- Driver resume and claim history

### Ineligible for this program:

- High speed ovals
- Drag racing
- Short track racing

### K&K Benefits:

- Experienced & professional staff dedicated exclusively to servicing the K&K Motorsports Program for over 70 years
- Attendance at industry conventions including RPM Promoters Workshops, Performance Racing Industry Trade Show (PRI)
- Active industry involvement through sanctioning bodies, racing associations and event attendance
- Premium installment plans available

The On-track Crash Damage Program is designed for professional racing teams. The coverage is for damage to the automobile only (no liability included). Coverage on this program is offered through various carriers on a surplus lines basis.

### Coverages Available & Program Highlights:

---

Accident Damage

Fire Damage

Written on a seasonal and/or per event basis

“Agreed” policy valuation-no need for appraisals

Performance modifications included  
(subject to overall sum insured)

### 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-track & Storage Coverage for  
Competition Vehicles and Racing Equipment

Racing Owners & Sponsors Liability

Participant Accident for Tuning & Testing

Products Liability

Workers’ Compensation

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**Contact Information:**

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

**Motorsports On-track  
Crash Damage**

PHONE: 800.348.1839

FAX: 260.459.5118

EMAIL:

KK.Motorsports@kandkinsurance.com

WEB SITE:

kandkinsurance.com

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

**Submission Instructions:**

---

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

**Preliminary Underwriting Information Required:**

---

- K&K Applications (See below)
- Driver bio
- Claim history

**Motorsports On-track Crash Damage(s):**

(Applications can be obtained from our web site: [kandkinsurance.com](http://kandkinsurance.com))

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**K&K Applications**

- Combined Physical Damage Proposal Form

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# MOTORSPORTS

## Race Teams & Race Shops

### Eligible Operations:

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

### Additional Products:

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

### Key Underwriting/Qualifying Factors

(Including but not limited to):

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

### Ineligible for this program:

- Hospitality/catering risks must be for racing exposure only

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

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

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

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

### Coverages Available & Program Highlights:

#### Race Teams

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

#### Racing Owners & Sponsors

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

#### Off-track & Storage

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

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### **K&K Benefits:**

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

### **Contact Information:**

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:

kandkinsurance.com

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

### **Submission Instructions:**

---

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

### **Preliminary Underwriting Information Required:**

---

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

#### **For Workers' Compensation**

- Five years of company loss runs (including current year)
- Experience Modification Worksheet

### **Race Teams Application(s):**

(Applications can be obtained from our web site: [www.kandkinsurance.com](http://www.kandkinsurance.com))

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#### **K&K Application(s)**

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

#### **ACORD Application(s)**

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

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# MOTORSPORTS

## Racing Owners & Sponsors Liability

### Eligible Operations:

- Drivers
- Race team owners
- Event sponsors
- Race team sponsors
- Racing associations

### Key Underwriting/Qualifying Factors

(Including but not limited to):

- \$1,000,000 minimum underlying coverage required
- \$1,500 minimum 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 70 years
- Attendance at industry conventions including RPM Promoters Workshops, Performance Racing Industry Trade Show (PRI)
- Active industry involvement through sanctioning bodies, racing associations and event attendance
- In-house underwriting, policy administration, loss control and claims services
- 24-hour emergency claims phone service
- Insurance carriers rated "A" or higher by A.M. Best
- Premium installment plans available

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

- Spectator Liability
- Bodily Injury to Participants  
(subject to underwriting)
- No Bodily Injury Deductible
- Incidental Products Coverage
- Primary Test & Tune available (refer to underwriting)

### Additional Products:

---

#### Auto/Shop Liability

#### Commercial Coverage For Race Teams

- Auto Liability
- Building
- Business Personal Property
- General Liability (Non-racing)
- Workers' Compensation

#### Contingency/Prize Indemnity

#### Contractual Indemnity

#### Disability Income For Crew Chiefs & Drivers

#### Employment Practices Liability

#### Excess Liability

#### Ocean Marine

#### Off-track & Storage Coverage for Competition Vehicles and Racing Equipment

#### On Track Crash Damage (for certain classes)

#### Participant Accident for Tuning & Testing

#### Products Liability

#### World Wide Liability

#### Workers' Compensation

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### **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](mailto:KK.Motorsports@kandkinsurance.com)

WEB SITE:

[kandkinsurance.com](http://kandkinsurance.com)

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

### **Submission Instructions:**

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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:**

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- K&K 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: [kandkinsurance.com](http://kandkinsurance.com))

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### **K&K Application(s)**

- Motorsports Racing Owners & Sponsors Liability Application

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# OUTFITTERS & GUIDES

## Eligible Operations:

- Adventure/challenge ropes course
- Cabins
- Canoeing/kayaking
- Hunting & fishing
- Indoor climbing gyms/centers
- Mountain biking
- Mountaineering
- Paddleboarding
- Rafting
- Sailing
- Surfing
- Zipline

## 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

## Ineligible for this program:

- Adventure races
- Animal breeding/boarding
- Animal auctions
- ATV rentals
- Dude ranches
- Destination resorts
- Golf cart rental
- Mud runs
- Petting zoo
- Retail only operations
- Rodeos
- Snowmobile rental
- Stand-alone bike rentals
- Stand-alone cross country and backcountry skiing
- Stand-alone equine operations
- Stand-alone portable climbing walls
- 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 70 years of experience providing sports, leisure and entertainment insurance
- In-house underwriting, policy administration, loss control and claims services
- 24-hour emergency claims phone service
- Insurance carriers rated "A" or higher by A.M. Best
- Premium installment plans available

K&K is 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, snow-shoeing 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 \$1,050

## Coverages Available & Program Highlights:

|                     |                   |
|---------------------|-------------------|
| General Liability   | Inland Marine     |
| Commercial Auto     | Crisis Response   |
| Excess Liability    | Abuse Molestation |
| Commercial Property |                   |

## Common Associated Exposures:

- Camping
- Equine
- Equipment rentals
- Food & beverage concessions
- Hiking
- Instruction
- Liquor Liability
- Lodges
- Restaurants
- Retail sales
- Skiing
- Swimming

\*\*\*\*\*

### Buy Coverage On-line!

K&K's specialty web site, **outfittersguide-kk.com** offers on-line quoting and purchasing. Commission payable to agents/brokers when utilizing our on-line purchasing web site.

\*\*\*\*\*

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### **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:

kandkinsurance.com

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

### **Submission Instructions:**

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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)
- Five years of company loss runs
- Facility brochure (if available)
- Copy of waiver & release forms
- Website

### **Outfitters & Guides Application(s):**

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Applications can be obtained from our web site:  
[kandkinsurance.com](http://kandkinsurance.com)

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# PARADES

## Eligible Operations:

Parades including set-up and tear-down

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

- Minimum premium general liability- \$2,500
- Stand-alone coverage for parade floats or participants not available

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)

## K&K Benefits:

- Experienced & professional staff dedicated exclusively to servicing the K&K Special Event Program for over 30 years
- Active participation in industry trade shows and meetings
- Over 70 years of experience providing sports, leisure and entertainment insurance
- In-house underwriting, policy administration, loss control and claims services
- 24-hour emergency claims phone service
- Insurance carriers rated "A" or higher by A.M. Best
- Premium installment plans available

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 event 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 insurance protection.

## Coverages Available & Program Highlights:

---

### General Liability

- Written on an Admitted Basis
- Broadened Coverage Form
- Non-auditable Policy
- No Bodily Injury Deductible
- Legal Liability to Participants
- Volunteer Accident- Accident Medical Coverage For Volunteers
- Liquor Liability
- Employee Benefits Liability

### Directors and Officers Including Employment Practices Liability

### Property

- Emergency Vacating Expenses Covered up to \$25,000, Crisis Response Coverage—\$25,000, Full Building Ordinance "A" Coverage

### Inland Marine

### Crime

### Excess Liability

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### **Contact Information:**

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

### **Special Events Program**

PHONE: 800.553.8368  
or 800.440.5580

EMAIL:  
KK.VenueGaming@  
kandkinsurance.com

WEB SITE:  
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:  
eventinsurance-kk.com

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

### **Submission Instructions:**

---

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

### **Preliminary Underwriting Information Required:**

---

- Application(s) (see below)
- ACORD applications for other requested coverages
- Five years of detailed, currently-valued company loss runs
- Parade route/map
- Web site address
- Copy of parade participant sign up sheet

### **Special Events Application(s):**

(Applications can be obtained from our web site: [kandkinsurance.com](http://kandkinsurance.com))

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#### **K&K Application(s)**

- Parade Information Form

#### **ACORD Application(s)**

- Property
- Crime
- Inland Marine
- Excess Liability

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# PARI-MUTUEL RACING

## (Horse Tracks)

### Eligible Operations:

- Harness tracks
- Off-track betting parlors
- Off-track betting
- 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 25 years
- Active participation in industry trade shows and meetings
- Over 70 years of experience providing sports, leisure and entertainment insurance
- In-house underwriting, policy administration, loss control and claims services
- 24-hour emergency claims phone service
- Insurance carriers rated "A" or higher by A.M. Best
- Premium installment plans available

K&K offers insurance products developed specifically for the pari-mutuel industry that address the unique needs of horse 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
- Liquor Liability
- Employee Benefits Liability

#### Property

#### Inland Marine

#### Commercial Auto

#### Crime

#### Excess Liability

#### Jockey Accident Medical Coverage

#### Workers' Compensation (in select states)

### Common Associated Exposures:

---

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

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### **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:  
kandkinsurance.com

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

### **Submission Instructions:**

---

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

### **Preliminary Underwriting Information Required:**

---

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

### **Pari-mutuel Racing Application(s):**

(Applications can be obtained from our web site: [kandkinsurance.com](http://kandkinsurance.com))

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#### **K&K Application(s)**

- Horse Track Liability Information Form
- Horse Legal Liability Application
- 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

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# POLITICAL CAMPAIGNS AND EVENTS

## **Eligible Operations:**

(Including but not limited to)

- Annual campaign coverage for campaign office premises and campaign events
- Political Conventions
- Inaugurations
- Candidate Debate Events
- Fund-raising Political Action Committees (PAC's)
- Exploratory Committees
- Administration Transition Committees

## **K&K Benefits:**

- Experienced & professional staff dedicated exclusively to servicing the K&K Special Event Program for over 30 years
- Active participation in industry trade shows and meetings
- Over 70 years of experience providing sports, leisure and entertainment insurance
- In-house underwriting, policy administration, loss control and claims services
- 24-hour emergency claims phone service
- Insurance carriers rated "A" or higher by A.M. Best
- Premium installment plans available

K&K's Political Campaign and Event Program provides coverage for campaigns for elected office, political conventions and inaugurations. Our campaign program offers annual coverage for the full run of a campaign for office and includes office premises liability as well as campaign event coverage. Our program accommodates campaigns for national, state and local offices. Our program does not offer coverage for single campaign events.

## **Coverages Available & Program Highlights:**

---

### General Liability

- Written on an Admitted Basis
- Broadened Coverage Form
- No Bodily Injury Deductible
- Volunteer Accident- Accident Medical Coverage For Volunteers
- Volunteers as Additional Insureds
- Fireworks Liability
- Liquor Liability
- Employee Benefits Liability

### Directors and Officers Including Employment Practices Liability

### Business Personal Property

### Inland Marine

### Commercial Auto

- Owned Auto
- Nonowned/Hired Auto

### Crime

### Excess Liability

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### **Contact Information:**

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

### **Political Program**

PHONE: 800.553.8368  
FAX: 260.459.5624

EMAIL:  
KK.EventsAttractions@  
kandkinsurance.com

WEB SITE:  
kandkinsurance.com

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

### **Submission Instructions:**

---

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

### **Preliminary Underwriting Information Required:**

---

- 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: [kandkinsurance.com](http://kandkinsurance.com))

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#### **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

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# 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)
- 24-hour emergency claims 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
- Baby products
- Boats & marine equipment
- Camping equipment
- Collector car kits, street rods, kit cars
- Custom motorcycle manufacturers
- Distributors
- Exercise equipment
- Furniture
- Gymnastic & martial art equipment
- Industrial products
- Importers
- Manufacturers
- Medical equipment
- New Ventures
- Nutraceuticals
- Racing equipment and parts
- Ski equipment, snow boards, skate boards
- Sports equipment
- Trailers & recreational vehicles
- Vitamins & Supplements

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### Contact Information:

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

### Products Liability Program

PHONE: 800.927.4756

FAX: 847.953.2901

EMAIL:

KK.General@kandkinsurance.com

WEB SITE:

kandkinsurance.com

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

### Submission Instructions:

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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:

---

- K&K 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: [kandkinsurance.com](http://kandkinsurance.com))

---

#### K&K Application(s)

- Application for Product Liability Insurance

#### ACORD Application(s)

- Commercial Information
- General Liability
- Umbrella/Excess

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# PROFESSIONAL SPORTS TEAMS

## 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 70 years of experience providing sports, leisure and entertainment insurance
- In-house underwriting, policy administration, loss control and claims services
- 24-hour emergency claims phone service
- Insurance carriers rated "A" or higher by A.M. Best
- Premium installment plans available

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 70 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 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 - ShowStoppers

### Workers' Compensation (non-players)

## Common Associated Exposures:

Professional sports teams in the following areas:

- |              |            |
|--------------|------------|
| - Arena      | - Hockey   |
| - Football   | - Lacrosse |
| - Baseball   | - Soccer   |
| - Basketball | - Softball |
| - Football   | - Tennis   |
| - Golf       |            |

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

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### Contact Information:

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

### Professional Sports Teams Program

PHONE: 800.441.3994

FAX: 260.459.5120

EMAIL:

KK.Sports@kandkinsurance.com

WEB SITE:

kandkinsurance.com

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

### Submission Instructions:

---

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

### Preliminary Underwriting Information Required:

---

- Application(s) (see below)
- ACORD application(s) for other requested coverages
- Five 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
- Evidence of Work Comp (where applicable)

### Professional Sports Teams Application(s):

(Applications can be obtained from our web site: [kandkinsurance.com](http://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

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# RESORTS/GUEST RANCHES

## Eligible Operations:

- Private or publicly held destination resorts and guest ranches with stay-and-play activities on-site
- Boutique Hotels (non-franchised) with limited amenities

## Key Underwriting/Qualifying Factors

(Including but not limited to):

- Manager must have 3 years industry management experience
- \$5,000 Minimum Account Premium

## Ineligible for this program:

- Bed & Breakfast
- Ski Resort
- Franchised hotels/motels
- Waterparks, amusement parks, etc. as primary reason for patronage to the facility.
- Homeowners associations
- Mobile Home Parks

## K&K Benefits:

- Experienced & professional staff dedicated exclusively to servicing the K&K Resort Program for over 20 years
- Proud industry involvement through active participation in American Outdoors, Professional Paddlesports of America and the Association for Experiential Educators (AEE) and American Camp Association
- Active participation in industry trade shows and meetings
- Over 70 years of experience providing sports, leisure and entertainment insurance
- In-house underwriting, policy administration, loss control and claims services
- 24-hour emergency claims phone service
- Insurance carriers rated "A" or higher by A.M. Best
- Premium installment plans available (interest-free, fee-free)

With the coverage of K&K's Resort and Guest Ranch Program, your clients can spend time on important things like keeping guests happy. We'll take care of the rest with an insurance program specifically tailored to the individual needs of your operation.

## Coverages Available & Program Highlights:

### General Liability

- Broadened Coverage Form
- Non-auditable Policy
- No Deductible
- Liquor Liability
- Fireworks Liability
- Expanded Bodily Injury Definition
- Nonowned Watercraft up to 51'
- Personal and Advertising Injury Definition Expanded
- Cyber Liability Coverage
- Crisis Response Coverage
- Sexual Abuse & Molestation Endorsement per perp form (subject to qualification based on minimum underwriting guidelines)

### 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 (Civil Authority Expansion Available in certain states)
- Emergency Vacating Expenses Covered, Full Building Ordinance "A" Coverage

### Inland Marine

### Commercial Crime

### Commercial Auto

### Excess Liability

### Workers' Compensation

## Common Associated Exposures:

- |                       |                                 |
|-----------------------|---------------------------------|
| - Golf courses        | - Playgrounds                   |
| - Golf driving ranges | - Fine Dining                   |
| - Hiking trails       | - Fishing & Hunting             |
| - Horseback riding    | - Cross-country skiing          |
| - Miniature golf      | - Spas/Health & Fitness Centers |
| - Boating/Canoeing    |                                 |

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### Contact Information:

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

### Resorts/Guest Ranch Program

PHONE: 877.355.0315

EMAIL:  
KK.CampCgrdResort@  
kandkinsurance.com

WEB SITE:  
kandkinsurance.com

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

### Submission Instructions:

---

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

### Preliminary Underwriting Information Required:

---

- 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)
- Diagram or "Plot Plan" of premises

### Resort/Guest Ranch Application(s):

(Applications can be obtained from our web site: [kandkinsurance.com](http://kandkinsurance.com))

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#### K&K Application(s)

- Resort Insurance Application
- Fireworks Supplemental Application (if needed)
- Golf Course Supplemental (if needed)
- Herbicide/Pesticide Questionnaire (if needed)
- Guided Hunting/Fishing (if needed)
- Liquor Liability Application (if needed)
- Workers' Compensation Supplemental (if needed)
- Abuse and Sexual Misconduct Application (if needed)

#### ACORD Application(s)

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

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# SCHOOL ATHLETICS

## Eligible Operations:

- College athletic conferences
- Bowl games
- Coaches & officials associations
- Collegiate athletic & activity programs
- Collegiate clubs & intramural sports programs
- H.S. athletic conferences/associations
- Jr. college athletic programs
- Sports camps & clinics
- Student government
- Tournaments/all-star games

## Key Underwriting/Qualifying Factors

(Including but not limited to):

- \$3,500 minimum account premium
- \$1,500 minimum per collegiate conference

## Ineligible for this program:

- Liability coverage for individual high schools or individual private schools
- Stand alone legal liability to participants

## K&K Benefits:

- Experienced & professional staff dedicated exclusively to servicing the K&K School Athletics Program
- Active participation in industry trade shows and meetings
- Over 70 years of experience providing sports, leisure and entertainment insurance
- In-house underwriting, policy administration, loss control and claims services
- 24-hour emergency claims phone service
- Insurance carriers rated "A" or higher by A.M. Best
- Premium installment plans available

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
- 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:

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- Ancillary events related to scheduled sports activities
- Fund raisers
- Office premises
- Setup/teardown days

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## 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.

## 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:  
kandkinsurance.com

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

## Preliminary Underwriting Information Required:

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- Application(s) (see below)
- Five 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: [kandkinsurance.com](http://kandkinsurance.com))

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### 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)

### 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

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# SHORT TERM SPECIAL EVENTS

**Buy Coverage Immediately On-line!**

K&K's specialty web site, [eventinsurance-kk.com](http://eventinsurance-kk.com) offers on-line quoting and purchasing for short term special events.

## **Ineligible Operations:**

(Including but not limited to)

- Activist rallies/marches/protests
- Airshows/events
- Animal obedience training
- Any events involving organized athletic events/competitions
- Any events and/or concerts – involving rap, hip-hop, electronic heavy metal/screamo or techno/DJ
- Any events held on an airport premises
- Any events honoring national and/or local celebrities or professional athletes
- Any events involving battle reenactments
- Any events involving in or on water activities
- Bonfires
- Christmas tree sales/lots
- Cinematography & photography for commercial use
- Circuses
- Color party, foam party, or raves
- Food eating contests
- Fraternity or sorority events (except alumni association off-sites events that have been approved by us)
- Geocaching events
- Gun and/or knife shows
- Haunted attractions/events
- Health fairs/expositions
- Hunting, fishing, and hiking events
- Mazes (corn, hay or fence)
- Parades (or any event involving a parade)
- Political events (except private fundraising auctions, benefits, dances, dinners)
- Pumpkin chunkin events
- Rodeos
- Seances
- Shooting events/activities (skeet/trap/clay/guns)
- Tailgating events (unless reported and approved by us)
- Tractor pulls
- Union meetings
- Walks/running events (refer to our sports programs)

This insurance program is 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

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

- After prom parties (school-sponsored event only)
- Auctions
- Award presentations
- Ball/dances
- Banquets
- Bar mitzvah or bat mitzvah
- Bazaars
- Benefits
- Billiard events/tournaments
- Bingo games (for charity)
- Book signings
- Card games/events (for charity/fundraising only)
- Car/motorcycle/RV/boat shows- static display only
- Car washes (for charity/fundraising only)
- Casino events (for charity)
- Celebrations
- Chamber of commerce business events/mixers
- Charity events
- Chess events
- Christmas caroling (single location)
- Christmas lighting ceremony
- Concerts (rap, hip-hop, heavy metal/screamo or techno/electronic call for approval)
- Conventions
- Debuts or debutante balls
- Dinners, luncheons or showers
- Direct selling consultant parties
- Easter egg hunts
- Farmers' markets
- Festivals
- Film screening or showings
- Flea markets or swap meets
- Food cooking contests
- Graduation ceremonies
- Job fairs
- Lectures/seminars/workshops
- Meetings
- Memorial services
- Pageants
- Parties
- Picnics (no water activities)
- Poet or poetry readings
- Proms
- Quinceañeras
- Recitals
- Religious events
- Reunions
- Sales (bake, charity, consignment, estate, garage)
- School band or drill team competitions
- School carnivals (no rides/inflatables)
- Showers (baby, bridal)
- Shows (animals-arena setting only, antique, art, baby, business, collector, consumer, craft, fashion, garden, home, wedding)
- Social gatherings or receptions
- Speaking engagements
- Talent searches/shows - children only
- Telethons
- Theatrical performances
- Walking tours (garden, holiday, parade of homes, historical sites) - single location
- Wedding activities\* (rehearsal, ceremony or reception)

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### **K&K Benefits:**

- Experienced & professional staff dedicated exclusively to servicing the K&K Short Term Special Events Program
- Over 70 years of experience providing sports, leisure and entertainment insurance
- In-house underwriting, policy administration and claims services
- 24-hour emergency claims phone service
- Insurance carriers rated "A" or higher by A.M. Best

### **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:

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:

kandkinsurance.com

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

### **Coverages Available & Program Highlights:**

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#### General Liability

- Bodily Injury and Property Damage
- Personal & Advertising Injury
- Products and Completed Operations
- Damage to premises rented to you
- Medical Expense
- NO charge for Certificates of Insurance
- Host Liquor Liability included

Liquor Liability - Primary (not available in AL, AK, DC, HI, IA, MI, VT)

Increase Medical Expense (optional and not available online)

### **Submission Instructions:**

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To request coverage through this program, please submit the appropriate application along with the underwriting information listed or by applying online at [eventinsurance-kk.com](http://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:**

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- 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: [eventinsurance-kk.com](http://eventinsurance-kk.com))

#### **K&K Application(s)**

- Short Term Special Event Enrollment Form

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# SPECIAL EVENTS

## Eligible Operations:

(Including but not limited to)

- Art displays
- Auctions
- Banquets
- Bazaars
- Charity events
- Concerts
- Conventions
- Craft displays
- Graduations
- Lectures
- Meetings
- Pageants
- Proms
- Religious assemblies
- Reunions
- Seminars
- Shows
- Social gatherings
- Trade shows
- Weddings & 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)

## K&K Benefits:

- Experienced & professional staff dedicated exclusively to servicing the K&K Special Event Program for over 30 years
- Active participation in industry trade shows and meetings
- Over 70 years of experience providing sports, leisure and entertainment insurance
- In-house underwriting, policy administration, loss control and claims services
- 24-hour emergency claims phone service
- Insurance carriers rated "A" or higher by A.M. Best
- Premium installment plans available

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 event 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 insurance protection.

## Coverages Available & Program Highlights:

### General Liability

- Written on an Admitted Basis
- Broadened Coverage Form
- 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

### Directors and Officers Including Employment Practices Liability

#### Property

- Emergency Vacating Expenses Covered up to \$25,000, 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

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### 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:  
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:  
eventinsurance-kk.com

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

### Submission Instructions:

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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: [kandkinsurance.com](http://kandkinsurance.com))

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#### 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

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# SPORTS COMPLEXES

## 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 general liability premium

## K&K Benefits:

- Experienced & professional staff dedicated exclusively to servicing the K&K Sports Complex Program for over 25 years
- Active participation in industry trade shows and meetings
- Over 70 years of experience providing sports, leisure and entertainment insurance
- In-house underwriting, policy administration, loss control and claims services
- 24-hour emergency claims phone service
- Insurance carriers rated "A" or higher by A.M. Best

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
- Abuse/Molestation
- Employment Practices Liability

### Property

### Boiler & Machinery

### Inland Marine

### Commercial Auto

### Crime

### Excess Liability

### Workers' Compensation

## Common Associated Exposures:

---

- |                 |                |
|-----------------|----------------|
| - Arcades       | - Offices      |
| - Batting cages | - Parties      |
| - Clinics       | - Pro shops    |
| - Concessions   | - Sports camps |
| - Instruction   | - Restaurants  |

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**Contact Information:**

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

**Sports Complexes Program**

PHONE: 800.440.5580  
FAX: 260.459.5810

EMAIL:  
KK.VenueGaming@kandkinsurance.com

PHONE: 877.355.0315  
FAX: 260.459.5821

EMAIL:  
KK.Recreation@kandkinsurance.com

WEB SITE:  
kandkinsurance.com

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

**Submission Instructions:**

---

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

**Preliminary Underwriting Information Required:**

---

- 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: [kandkinsurance.com](http://kandkinsurance.com))

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**K&K Application(s)**

- Sports Complex Application

**ACORD Application(s)**

- Property
- Crime
- Commercial Auto
- Inland Marine
- Excess Liability
- Workers' Compensation (subject to state availability)

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# SPORTS EVENTS

## 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 70 years of experience providing sports, leisure and entertainment insurance
- In-house underwriting, policy administration, loss control and claims services
- 24-hour emergency claims phone service
- Insurance carriers rated "A" or higher by A.M. Best
- Premium installment plans available 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 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           | - Setup/teardown days |
| - Food, souvenir & beverage concessions | - Tryouts & practices |
|   | - Exhibition games    |

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### Contact Information:

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

### Sports Event Program

#### Sports Unit

PHONE: 800.441.3994

FAX: 260.459.5120

EMAIL:

KK.Sports@kandkinsurance.com

WEB SITE:

kandkinsurance.com

### Amateur Sports

#### Tournaments & Events

#### Risk Purchasing Group Program

PHONE: 800.426.2889

FAX: 260.459.5105

EMAIL:

info@sportsinsurance-kk.com

WEB SITE:

sportsinsurance-kk.com

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

### Submission Instructions:

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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, 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):

(Applications can be obtained from our web site: [kandkinsurance.com](http://kandkinsurance.com))

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#### K&K Application(s)

- Amateur Events Application or Pro Sports 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)
- Inflatable Liability Questionnaire (if needed)

#### ACORD Application(s)

- Property
- Crime
- Commercial Auto
- Computer Coverage
- Inland Marine
- Excess Liability

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# TOURIST ATTRACTIONS

## Eligible Operations:

- Aquariums & Nature Centers
- 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 Tourist Attractions Program for over 20 years
- Active participation in industry trade shows and meetings
- Over 70 years of experience providing sports, leisure and entertainment insurance
- In-house underwriting, policy administration, loss control and claims services
- 24-hour emergency claims phone service
- Insurance carriers rated "A" or higher by A.M. Best
- Premium installment plans available

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
- Broadened Coverage Form
- Non-auditable Policy
- No Deductible
- Volunteer Accident Medical
- Volunteers as Additional Insureds
- Amusement Ride Liability
- Fireworks Liability
- Liquor Liability
- Legal Liability to Participants
- Employee Benefits Liability

### Directors and Officers including Employment Practices Liability

### Property

- Equipment Breakdown included
- Emergency Vacating Expenses Covered up to \$25,000, 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

### Sexual Abuse & Molestation

## Common Associated Exposures:

- Day Camps
- Food & beverage concessions
- Gift shops
- Restaurants
- Kiddie amusement rides

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### Contact Information:

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

### Tourist Attractions Program

PHONE: 800.553.8368

FAX: 260.459.5624

EMAIL:

KK.EventsAttractions@kandkinsurance.com

WEB SITE:

kandkinsurance.com

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

### Submission Instructions:

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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

### Tourist Attractions Application(s):

(Applications can be obtained from our web site: [kandkinsurance.com](http://kandkinsurance.com))

---

#### K&K Application(s)

- Tourist Attraction Application
- Fireworks Application (if needed)
- Liquor Liability Application (if needed)
- Directors and Officers including Employment Practices Liability (contact K&K for specific application)
- Sexual Abuse & Molesation Application (if needed)

#### ACORD Application(s)

- Property
- Crime
- Commercial Auto
- Inland Marine
- Umbrella/Excess Liability
- Workers' Compensation

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# VENUES

## Eligible Operations:

- Arenas
- Amphitheaters
- Auditoriums
- Civic centers
- Coliseums
- Convention centers
- Multi-purpose facilities having professional/amateur sporting events, as well as concerts, exhibitions, trade shows, theatrical productions, motorsports events and circuses
- Movie theaters
- Music halls
- Performing arts centers/theatres
- Stadiums

## Key Underwriting/Qualifying

### Factors (Including but not limited to):

- \$3,500 minimum general liability premium

## Ineligible for this program:

- Night clubs
- Comedy clubs

## K&K Benefits:

- Experienced & professional staff dedicated exclusively to servicing the K&K Venues Program for over 25 years
- Proud member of the International Association of Assembly Managers (IAAM)
- Active participation in industry trade shows and meetings
- Over 70 years of experience providing sports, leisure and entertainment insurance
- In-house underwriting, policy administration, loss control and claims services
- 24-hour emergency claims phone service
- Insurance carriers rated "A" or higher by A.M. Best

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
- Employment Practices Liability

### Property

### Boiler & Machinery

### Inland Marine

### Commercial Auto

### Crime

### Excess Liability

### Tenant User Liability

### Event Cancellation & Non-appearance

### Workers' Compensation

## Common Associated Exposures:

---

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

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**Contact Information:**

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

**Venues Program**

PHONE: 800.440.5580  
FAX: 260.459.5810

EMAIL:  
KK.VenueGaming@kandkinsurance.com

**Tourist Attraction &  
Special Event Programs**

For information regarding museums and  
special events

PHONE: 800.553.8368  
FAX: 260.459.5624

EMAIL:  
KK.EventsAttractions@kandkinsurance.com

WEB SITE:  
kandkinsurance.com

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

**Submission Instructions:**

---

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

**Preliminary Underwriting Information  
Required:**

---

- 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: [kandkinsurance.com](http://kandkinsurance.com))

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**K&K Application(s)**

- Facility Insurance Application

**ACORD Application(s)**

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

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# WALK/RUN EVENTS

## Buy Coverage Immediately On-line!

K&K's specialty web site, [sportsinsurance-kk.com](https://sportsinsurance-kk.com) offers on-line quoting and purchasing.

### Eligible Operations:

Walking and/or running events with a course distance of less than 16 miles, including but not limited to:

- Children's walk/runs
- 5k or 10k walk/run
- Timed/competitive walk/runs
- Non-competitive charity walk/runs
- Fundraising walk/runs
- Walkathons

### Ineligible Operations:

- Activist rallies/marches/protests
- Adventure races
- College or university level championships events
- Endurance races
- Events involving animals other than service animals (unless reported and approved by company)
- Events with water activities or cycling activities
- Events where the distance is more than 16 miles
- Hiking events
- Iron man events
- Mud runs/warrior runs/zombie runs/obstacle course runs/urbanathons (competitions, exhibitions or foot races that involve man-made obstacle courses, man-made mud pits, man-made slippery slopes, wall climbs, or other similar man-made obstacles)
- Full marathons (distances greater than 16 miles)
- Political events
- Professional sport events, try-outs and training camps/clinics
- Triathlons/duathlons
- Virtual events/activities

(Please note, this is not a complete listing of ineligible operations. Contact us with questions regarding eligibility.)

### K&K Benefits:

- Experienced & professional staff dedicated exclusively to servicing the K&K Amateur Sports Tournaments & Events Program
- Over 70 years of experience providing sports, leisure and entertainment insurance
- In-house underwriting, policy administration and claims services
- 24-hour emergency claims phone service
- Insurance carriers rated "A" or higher by A.M. Best

This program is designed for U.S.-based organizations and/or groups organizing a walking and/or running event. Coverage provides important liability protection for the organization, including its employees and volunteers, for liability claims arising out of its operations. The program also includes medical payments for participants (on an excess basis) for those participating in the event. To qualify for program coverage, the following criteria must be met:

- Maximum number of participants is 10,000
- Maximum number of event days is 3 days or less
- Total course distance cannot exceed 16 miles

Coverage is also included for ancillary activities/events (banquets, concerts, award ceremonies) that are ONLY for those participants in your walking and/or running event. Optional coverages are available for separate ticketed and/or open to the public ancillary activities/events.

## 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

### Ancillary Activities/Events (optional)

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

Sexual Abuse Liability (optional)

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

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**Contact Information:**

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

**Walk/Run Event**

Risk Purchasing Group Program

PHONE: 800.426.2889

FAX: 260.459.5105

EMAIL:

info@sportsinsurance-kk.com

WEB SITE:

sportsinsurance-kk.com

**Sports Events Program**

Sports Unit

PHONE: 800.441.3994

FAX: 260.459.5120

EMAIL:

KK.Sports@kandkinsurance.com

WEB SITE:

kandkinsurance.com

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

**Submission Instructions:**

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To request coverage through this program, please submit the appropriate application along with the underwriting information listed by applying at [sportsinsurance-kk.com](http://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:**

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

**Walk/Run Event Application(s):**

(Applications can be obtained from our web site: [sportsinsurance-kk.com](http://sportsinsurance-kk.com))

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

- Walk/Run Event Enrollment Form

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# YOUTH DAY CAMPS

## Buy Coverage Immediately On-line!

K&K's specialty web site, [campinsurance-kk.com](http://campinsurance-kk.com) offers on-line quoting and purchasing for youth day camps.

### Eligible Operations:

- Academic
  - Arts & crafts
  - Computer
  - Creative writing
  - Culinary
  - Etiquette
  - Inventive builder /Lego®
  - Math
  - Music
  - Performing arts
  - Photography/film making
  - Science
  - Vacation bible schools
- Day camps/clinics for youth with an accompanied adult are eligible for this program e.g.: (parents and me camps). Ratios cannot be more than two adults per child.

### Key Underwriting/Qualifying

#### Factors (Including but not limited to):

- Youth related camps (age 19 & under)

### Ineligible Operations:

- 100% virtual camps/operations
- After school/day care/latch key programs
- Camps held at premises owned or maintained by the insured that provide overnight accommodations
- Camps involving animals other than service animals
- Camps with activities away from main location, unless reported & approved by company prior to taking place
- Hunting and/or nature camps/programs
- Sports Camps - see Youth Sport Camp program

### K&K Benefits:

- Over 70 years of experience providing sports, leisure and entertainment insurance
- In-house underwriting, policy administration and claims services
- 24-hour emergency claims phone service
- Insurance carriers rated "A" or higher by A.M. Best

This program is 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:

#### 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

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

Sexual Abuse Liability (optional)

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### 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:

campinsurance-kk.com

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

### Submission Instructions:

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To request coverage through this program, please submit the appropriate application along with the underwriting information listed or by applying at [campinsurance-kk.com](http://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:

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- 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: [campinsurance-kk.com](http://campinsurance-kk.com))

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### K&K Application(s):

- Youth Day Camps Enrollment Form

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# YOUTH SPORTS CAMPS & SPORTS CLINICS

## 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.

### Class 1 Sports:

- |              |                             |                 |
|--------------|-----------------------------|-----------------|
| • Baseball   | • Softball                  | • Tennis        |
| • Basketball | • Squash                    | • Track & field |
| • Drill team | • Swimming                  | • Volleyball    |
| • Golf       | • Strength and conditioning | • Water polo    |

### Class 2 Sports:

- |                            |                 |                 |
|----------------------------|-----------------|-----------------|
| • Cheerleading             | • Football      | • Roller hockey |
| • Deck/floor/street hockey | • Gymnastics    | (quad)          |
| • Field hockey             | • Ice hockey    | • Soccer        |
|                            | • Inline hockey | • Water hockey  |
|                            | • 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.

- Day camps/clinics for youth with an accompanied adult are eligible for this program (e.g.: parents and me camps). Ratios cannot be more than two adults per child.

## Ineligible Operations:

(Including but not limited to)

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.

- 100% virtual camps/operations
- After school/day care/latch key programs
- All star/bowl games
- Hunting and/or nature camps/programs
- 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
- Pop Warner Little Scholars Football or Cheer Camps/clinics
- Boxing
- Box lacrosse
- Broomball
- Cycling or BMX
- Diving
- Equestrian
- Martial arts
- Open water activities
- Skiing (snow or water)
- 100% virtual camps/operations

## Buy Coverage Immediately On-line!

K&K's specialty web site, [campinsurance-kk.com](http://campinsurance-kk.com) offers on-line quoting and purchasing for youth sports camps and sports clinics.

This program is 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
- No Charge for Certificates of Insurance

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

Sexual Abuse Liability (optional)

## Key Underwriting/Qualifying Factors

(Including but not limited to):

- Youth related sports camps (age 19 and under)

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### **K&K Benefits:**

- Experienced & professional staff dedicated exclusively to servicing the K&K Youth Sports Camp & Sports Clinic Program
- Over 70 years of experience providing sports, leisure and entertainment insurance
- In-house underwriting, policy administration and claims services
- 24-hour emergency claims phone service
- Insurance carriers rated "A" or higher by A.M. Best

### **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:

campinsurance-kk.com

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

### **Submission Instructions:**

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To request coverage through this program, please submit the appropriate application along with the underwriting information listed or by applying online at [campinsurance-kk.com](http://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: [campinsurance-kk.com](http://campinsurance-kk.com))

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### **K&K Application(s)**

- Youth Sports Camp & Sports Clinic Enrollment Form

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# ZOOS & AQUARIUMS

## 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 70 years of experience providing sports, leisure and entertainment insurance
- In-house underwriting, policy administration, loss control and claims services
- 24-hour emergency claims phone service
- Insurance carriers rated "A" or higher by A.M. Best
- Premium installment plans available

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

## Coverages Available & Program Highlights:

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### General Liability

- Written on an Admitted Basis
- Broadened Coverage Form
- Non-auditable Policy
- Volunteer Accident- Accident Medical Coverage for Zoo Volunteers
- Volunteers as Additional Insureds
- Amusement Ride Liability
- Liquor Liability
- Employee Benefits Liability

### Directors and Officers Including Employment Practices Liability

### Property

- Equipment Breakdown Included
- Emergency Vacating Expenses Covered up to \$25,000, 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

### Sexual Abuse & Molestation

## Common Associated Exposures:

---

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

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### 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:

kandkinsurance.com

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

### Submission Instructions:

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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:

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- 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: [kandkinsurance.com](http://kandkinsurance.com))

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#### K&K Application(s)

- Zoological Park & Aquarium Information Form
- Liquor Liability Application (if applicable)
- Sexual Abuse & Molestation Application (if applicable)

#### ACORD Application(s)

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

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# K&K<sup>®</sup>

INSURANCE

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