

## PROGRAM DESCRIPTION

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

Coverage is provided by a carrier rated A+ (Superior) by A.M. Best Company.

## INELIGIBLE OPERATIONS

Operations not eligible for this program include, but are not limited to the following:

- Alcoholic beverages-selling or furnishing
- Animals
- Any games that involve person-to-person contact
- Art displays over 10 feet or occupying more than 100 sq. feet (unless approved by us)
- 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 & rental
- 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 and 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

## ELIGIBLE OPERATIONS

- Antiques & collectibles
- Apparel & accessories
- Arts & crafts
- Auto/vehicle accessories (non-mechanical)
- 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 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

## EASY WAYS TO ENROLL FOR COVERAGE



**WEB** Receive coverage immediately by purchasing online at [www.eventinsurance-kk.com](http://www.eventinsurance-kk.com)

**OR**

Submit this enrollment form, with payment, to K&K.



**FAX** 1-260-459-5502



**MAIL**

Regular: K&K Insurance Event RPG P.O. Box 2338 Fort Wayne, IN 46801-2338	Overnight: K&K Insurance Event RPG 1712 Magnavox Way Fort Wayne, IN 46804
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**QUESTIONS** Call **1-800-328-2317**

## FOR SERVICE REQUESTS ONLY



**E-MAIL** [info@eventinsurance-kk.com](mailto:info@eventinsurance-kk.com)

This brochure is for illustrative purposes only and is not a contract of insurance. You must refer to the actual policy for complete information regarding coverage terms, conditions and exclusions as they may change from one coverage period to the next. You may request a copy of the full policy by submitting a written request to us.

## EXCLUSIONS

The following represent only some of the exclusions contained in this policy.

- Abuse, molestation, harassment or sexual conduct
- All operations listed as ineligible
- Amusement devices (e.g.: rides, slides, inflatables, bungees, climbing walls, dunk tanks-does not apply to structures
- that are not designed to bounce on, slide on, ride on or tunnel through)
- Animals (injury or death to any animal or injury, death, or property damage caused by your animal)
- Asbestos
- Communicable disease
- Employment-related practices
- Fireworks
- Fungi or bacteria
- Lead
- Nuclear energy liability

Coverages	Option 1	Option 2	Option 3	Option 4	Option 5
<b>Commercial General Liability (CGL):</b>	<b>Limits</b>	<b>Limits</b>	<b>Limits</b>	<b>Limits</b>	<b>Limits</b>
Each Occurrence	\$ 1,000,000	\$ 2,000,000	\$ 3,000,000	\$ 4,000,000	\$ 5,000,000
General Aggregate (other than Products-completed Operations)	\$ 5,000,000	\$ 5,000,000	\$ 5,000,000	\$ 5,000,000	\$ 5,000,000
Products-completed Operations Aggregate	\$ 1,000,000	\$ 2,000,000	\$ 3,000,000	\$ 4,000,000	\$ 5,000,000
Personal and Advertising Injury	\$ 1,000,000	\$ 2,000,000	\$ 3,000,000	\$ 4,000,000	\$ 5,000,000
Damage to Premises Rented to You (Fire Legal Liability)	\$ 300,000	\$ 300,000	\$ 300,000	\$ 300,000	\$ 300,000
Medical Expense	\$ 5,000	\$ 5,000	\$ 5,000	\$ 5,000	\$ 5,000
<b>Costs</b> (based on single unit or 100 sq. ft. space) See page 5 for additional options for multiple units or space exceeding 100 sq. ft.					
Single event coverage (event must be one month or less)	\$ 173.00	\$ 252.00	\$ 502.00	\$ 752.00	\$ 1,002.00
3 consecutive months coverage	\$ 410.00	\$ 608.00	\$ 858.00	\$ 1,108.00	\$ 1,358.00
6 consecutive months coverage	\$ 643.00	\$ 957.00	\$ 1,207.00	\$ 1,457.00	\$ 1,707.00
Annual Coverage	\$ 1,093.00	\$ 1,632.00	\$ 1,902.00	\$ 2,152.00	\$ 2,402.00

\*Cost includes premium and a \$15 risk purchasing annual administration fee.

**Commercial General Liability with Broadening Endorsement** – coverage which protects the insured against liability claims for bodily injury and property damage arising out of premises, operations, products and completed operations and personal and advertising injury while at the event.

## OPTIONAL COVERAGE AVAILABLE

### Equipment and Contents Coverage (Inland Marine)

This provides coverage for direct loss or damage to your vendor inventory, supply inventory, detachable trailers, equipment and portable storage units due to fire, theft, vandalism or other covered causes (subject to actual policy terms and conditions). You must insure the full replacement cost of all your equipment and contents to avoid a co-insurance penalty at the time of loss. Should you add additional equipment or contents to your inventory, please contact us to have your insured value amended to avoid a co-insurance penalty.

Coverage Conditions:

1. Coverage is not available on a stand-alone basis. You must have six month or annual commercial general liability coverage for your concession, exhibitor or vendor business with our Concessionaires, Exhibitors & Vendors RPG Insurance Program.
2. Coverage cannot be extended to cover fine jewelry and fine arts, non-structural glass and permanent structures such as concession stands or storage units that are not portable.
3. Coverage will be effective the day after we receive the proper completed enrollment form with premium and will expire one year from the effective date or on the expiration date of your Commercial General Liability policy through the Concessionaires, Exhibitors and Vendors RPG program.

Rates			
Total Value per Location	Rate	Deductible	Minimum Premium
\$ 1 - \$ 10,000	\$ .03	\$ 250	\$ 100.00
\$ 10,001 - \$100,000	\$ .026	\$ 1,000	\$ 100.00
\$ 100,001 +	\$ .026	\$ 2,500	\$ 100.00

## FREQUENTLY ASKED QUESTIONS

### 1. How soon does coverage start? When will we receive proof of coverage?

Coverage can be bound the date after we receive a completed enrollment form and the appropriate premium. Please allow adequate time for us to process your enrollment form and issue certificates.

### 2. When should we make our coverage effective?

The effective date is the date you need your insurance to start. If you are renewing annual coverage with us, use the expiration date of your coverage. Coverage will be in effect for the time period selected.

### 3. Can I apply for coverage over the phone?

Unfortunately, we are unable to take your information over the phone at this time. You can apply for coverage online or by completing an enrollment form and submitting it to us via fax or mail.

### 4. What is a general aggregate?

The general aggregate is the maximum amount to be paid out in any policy period for all losses.

### 5. I have been asked by the event where I am exhibiting to add them as an additional insured to my policy. What does this mean?

An additional insured is an entity which has an insurable interest for claims arising out of your negligence as the named insured. Such possible entities are the landlord or sponsor. By providing an entity additional insured status, they are now entitled to defense and indemnity (if policy limits have not been exhausted) under your policy with no responsibility for premium payments.

You may request an additional insured in the appropriate section of the enrollment form. Please remember to provide the complete name, address and relationship to you. Additional insured requests must be made in writing.

### 6. If we need to request another certificate of insurance for a specific event that we are attending, how do we do this?

A written request from the insured is required. There is a certificate request form that will be sent with your original coverage documents that can either be faxed, mailed or e-mailed to us. Please allow adequate time for processing.

### 7. What is the coinsurance penalty referenced with equipment and contents coverage?

The equipment and contents coverage available within this program contains a 100% coinsurance clause. With a 100% coinsurance clause, you are agreeing to accept a penalty if a covered loss occurs and all of your equipment and contents are not insured to their replacement cost value. For this reason, it is vital that the values of your equipment and contents be accurately reported and updated annually to reflect inflation and other increases in cost. If they are undervalued, a coinsurance penalty may be applied at the time of a loss. The penalty equals the difference between the amount of the loss and the amount actually paid by the carrier.

The simple formula used to arrive at the amount to be paid by the carrier is as follows:

“Did” / “Should” x Loss Amount – Deductible = Amount Paid

“Did” = the amount of coverage you did purchase  
“Should” = the replacement value of your equipment and contents that you should have insured

### 8. What does the term “replacement cost” value mean with regards to equipment and contents coverage?

Replacement cost means that the value of covered property will be based on the replacement cost at the time of loss without any deduction for depreciation. It is limited to the cost of repair or replacement with similar property and used for the same purpose.

### 9. Will we receive a policy after submitting the enrollment form?

You will receive a certificate of insurance as proof of coverage. Coverage is offered exclusively through Sports, Leisure and Entertainment Risk Purchasing Group (RPG). The RPG receives a master policy from the company. Submission of this enrollment form confirms your desire to receive coverage through the RPG. Each member receives their own certificate of insurance as their evidence of coverage. The limits of insurance apply individually to each insured member organization-there are no shared limits of liability with any other members. A copy of the RPG master policy can be requested in writing to: K&K Insurance Group, Inc., 1712 Magnavox Way, Fort Wayne, IN 46804.

# Enrollment Form - Concessionaires, Exhibitors & Vendors

Valid for effective dates from 7/1/20 through 1/31/21

Completion of this enrollment form confirms your desire to obtain insurance through the Sports, Leisure and Entertainment Risk Purchasing Group. A risk purchasing group (RPG) provides group purchasing power for similar risks resulting in potential advantageous coverage terms, competitive rates, risk management bulletins, and rewards for favorable group loss experience. An RPG administration fee may be charged. The submission of this enrollment form and/or the acceptance of payment does not guarantee coverage. Certain operations are not eligible for coverage by this program. We reserve the right to decline any request for coverage.

- TO AVOID PROCESSING DELAYS, PLEASE:**
- 1. Complete all sections (print legibly)**
  - 2. Sign and date where required**
  - 3. Remit completed enrollment form (pages 4-12) with payment**

**GENERAL INFORMATION**

I am a new account                       I am renewing my coverage

Full legal name of business: \_\_\_\_\_

Note: This is the name that will appear on your Certificate of Insurance. If your company is a Sole Proprietorship, then this will be your personal name or DBA.

Applicant is a:  Sole Proprietorship     Limited Liability Co.     Corporation     Partnership

Other (describe): \_\_\_\_\_

Mailing address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Contact name: \_\_\_\_\_ Phone: (\_\_\_\_) \_\_\_\_\_

Cell: (\_\_\_\_) \_\_\_\_\_ Fax: (\_\_\_\_) \_\_\_\_\_

E-mail: \_\_\_\_\_ Website: \_\_\_\_\_

(By listing an email address, you are giving us permission to contact you by email about your policy. Refer to page 9 of the application for Electronic Disclosure and Consent)

**DATES**

Coverage will begin the day after the completed enrollment form and premium are received and approved by us, or on a later date you specify below. (If renewing coverage, please provide the expiration date of your current policy).

Start my coverage on this date: \_\_\_\_ / \_\_\_\_ / \_\_\_\_

**BUSINESS INFORMATION**

1. Check all that apply regarding your type of operations:

- Selling products/services - Describe product/service: \_\_\_\_\_
- Distribution of literature and/or display only  
Describe product/service being displayed/information being provided: \_\_\_\_\_

Is your display over 10 feet tall or does it occupy more than 100 sq. feet?     Yes     No  
(please note: Art displays over 10 feet tall or more than 100 sq. feet are ineligible for coverage under this program, unless reviewed and approved by the program administrator)

2. Select one of the following that best describes your business operations:

- Customers can walk up to your booth, exhibit, tent, trailer, etc.  
Examples:
  - You are a food trailer and customers walk up to your window to obtain their food and they walk away. You do not provide seating
  - You are a game trailer and you open up the side of the trailer and customers play a game while standing outside of your trailer
 a. Provide your # of units (e.g.: trailer, push cart, table): \_\_\_\_\_
- Customers are able to walk in, through and around your booth, exhibit, tent, trailer, etc.  
Examples:
  - You are a food vendor that also provides seating for your customers
  - You are a game trailer and customers enter your trailer to play games
 a. Provide your total square footage: \_\_\_\_\_
- Micro reality race tracks    a. Provide # of your tracks: \_\_\_\_\_
- Home-based wedding vendor. Available only for a single event coverage period - use 1 unit rating

**NOTE: This commercial general liability coverage applies only while you are operating as a concessionaire, exhibitor or vendor. This program does not provide commercial automobile coverage.**

- 3. Are all of the event operations to be insured located within the United States?  Yes  No
- 4. Please select the coverage period desired:  Single event  3 Months  6 Months  Annual
  - a. If seeking annual coverage, do you own/operate/manage a storefront/brick and mortar business  Yes  No or have a long term lease at a single location for your operations?  
 (Storefront/brick and mortar operations or those with long term leases are not eligible for annual coverage. Coverage is only available for a single event (lasting one month or less), 3 months or 6 months policy periods for those exposures that occur away from any of your owned or long-term leased premises.)

5. If applying for single event coverage, please provide the following:

Name of event: \_\_\_\_\_

Hours of event: \_\_\_\_\_ A.M./P.M. to \_\_\_\_\_ A.M./P.M.

Date(s) of event: (including set-up/tear-down): \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_ to \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_

Location of event (Venue name): \_\_\_\_\_

Street address: \_\_\_\_\_ City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

**NOTE:** This coverage only applies to a single event and the single event cannot exceed one month

Once your enrollment form is approved, you will receive a Certificate of Insurance as evidence that coverage is bound. **Complete this section if you require additional certificates listing a facility, property owner or similar third-party as an additional insured on your policy. Provide a separate request for each additional certificate needed.**

**Note:** Please request all additional insureds needed for this policy term. Additional insureds from the expiring policy term will not be automatically renewed.

1. When is this certificate needed? : \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_

- 2. This certificate is for:  General Liability Coverage
- Equipment & Contents/Inland Marine Coverage (if applicable)

- 3. What is the additional insured's relationship to you?  Owner/manager/lessor of premises (facility or venue)
- Event organizer  Sponsor  Co-promoter  Lessor of equipment/contents (liability)
- Loss Payee (equipment/contents)  Other (please identify/explain): \_\_\_\_\_

NOTE: The certificate holder will automatically be an Additional Insured for an Owner/manager/lessor, Sponsor or Co-Promoter relationship

4. Certificate holder/additional insured name: \_\_\_\_\_

Mailing address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

- 5. Does the certificate holder/additional insured require any special wording or endorsements?  Yes  No
- If yes, check all that apply:  CG2026  Primary  Waiver of subrogation
- Other (please explain): \_\_\_\_\_

**NOTE: If you are not sure, please attach a copy of the insurance requirements/instructions you've received.**

If applicable:

For specific event:

Date(s) of event/activity: \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_ to \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_

Type of event/activity: \_\_\_\_\_

Name of event/activity: \_\_\_\_\_

Location of event/activity: \_\_\_\_\_

6. For Loss Payee: Type of equipment (please describe): \_\_\_\_\_ Replacement cost value: \_\_\_\_\_

**The most common delay in certificate processing is caused by providing partial or incorrect name and/or instructions. Please check your request carefully before submitting.**

## PROGRAM COST CALCULATION

Please check the coverage period and cost that is applicable. Cost includes premium and a \$15 risk purchasing administration fee.

OPTION 1 - \$1,000,000 Commercial General Liability Limit						
Coverage Period	1 Unit or Up to 100 Sq. Ft.	2 Units or 101 - 200 Sq. Ft.	3 Units or 201 - 300 Sq. Ft.	4 Units or 301 - 400 Sq. Ft.	5 Units or 401 - 500 Sq. Ft.	6 Units or 501 - 600 Sq. Ft.
Single Event	<input type="radio"/> \$ 173.00	<input type="radio"/> \$ 252.00	<input type="radio"/> \$ 292.00	<input type="radio"/> \$ 332.00	<input type="radio"/> \$ 372.00	<input type="radio"/> \$ 412.00
3 Months	<input type="radio"/> \$ 410.00	<input type="radio"/> \$ 608.00	<input type="radio"/> \$ 707.00	<input type="radio"/> \$ 806.00	<input type="radio"/> \$ 905.00	<input type="radio"/> \$1,004.00
6 Months	<input type="radio"/> \$ 643.00	<input type="radio"/> \$ 957.00	<input type="radio"/> \$1,114.00	<input type="radio"/> \$1,271.00	<input type="radio"/> \$1,428.00	<input type="radio"/> \$1,585.00
Annual	<input type="radio"/> \$1,093.00	<input type="radio"/> \$1,632.00	<input type="radio"/> \$1,902.00	<input type="radio"/> \$2,172.00	<input type="radio"/> \$2,442.00	<input type="radio"/> \$2,712.00
OPTION 2 - \$2,000,000 Commercial General Liability Limit						
Coverage Period	1 Unit or Up to 100 Sq. Ft.	2 Units or 101 - 200 Sq. Ft.	3 Units or 201 - 300 Sq. Ft.	4 Units or 301 - 400 Sq. Ft.	5 Units or 401 - 500 Sq. Ft.	6 Units or 501 - 600 Sq. Ft.
Single Event	<input type="radio"/> \$ 252.00	<input type="radio"/> \$ 371.00	<input type="radio"/> \$ 431.00	<input type="radio"/> \$ 491.00	<input type="radio"/> \$ 551.00	<input type="radio"/> \$ 611.00
3 Months	<input type="radio"/> \$ 608.00	<input type="radio"/> \$ 905.00	<input type="radio"/> \$1,054.00	<input type="radio"/> \$1,203.00	<input type="radio"/> \$1,352.00	<input type="radio"/> \$1,501.00
6 Months	<input type="radio"/> \$ 957.00	<input type="radio"/> \$1,428.00	<input type="radio"/> \$1,664.00	<input type="radio"/> \$1,900.00	<input type="radio"/> \$2,136.00	<input type="radio"/> \$2,372.00
Annual	<input type="radio"/> \$1,632.00	<input type="radio"/> \$2,441.00	<input type="radio"/> \$2,846.00	<input type="radio"/> \$3,251.00	<input type="radio"/> \$3,656.00	<input type="radio"/> \$4,061.00
OPTION 3 - \$3,000,000 Commercial General Liability Limit						
Coverage Period	1 Unit or Up to 100 Sq. Ft.	2 Units or 101 - 200 Sq. Ft.	3 Units or 201 - 300 Sq. Ft.	4 Units or 301 - 400 Sq. Ft.	5 Units or 401 - 500 Sq. Ft.	6 Units or 501 - 600 Sq. Ft.
Single Event	<input type="radio"/> \$ 502.00	<input type="radio"/> \$ 621.00	<input type="radio"/> \$ 681.00	<input type="radio"/> \$ 741.00	<input type="radio"/> \$ 801.00	<input type="radio"/> \$ 861.00
3 Months	<input type="radio"/> \$ 858.00	<input type="radio"/> \$1,155.00	<input type="radio"/> \$1,304.00	<input type="radio"/> \$1,453.00	<input type="radio"/> \$1,602.00	<input type="radio"/> \$1,751.00
6 Months	<input type="radio"/> \$1,207.00	<input type="radio"/> \$1,678.00	<input type="radio"/> \$1,939.00	<input type="radio"/> \$2,214.00	<input type="radio"/> \$2,489.00	<input type="radio"/> \$2,764.00
Annual	<input type="radio"/> \$1,902.00	<input type="radio"/> \$2,845.00	<input type="radio"/> \$3,318.00	<input type="radio"/> \$3,791.00	<input type="radio"/> \$4,264.00	<input type="radio"/> \$4,737.00
OPTION 4 - \$4,000,000 Commercial General Liability Limit						
Coverage Period	1 Unit or Up to 100 Sq. Ft.	2 Units or 101 - 200 Sq. Ft.	3 Units or 201 - 300 Sq. Ft.	4 Units or 301 - 400 Sq. Ft.	5 Units or 401 - 500 Sq. Ft.	6 Units or 501 - 600 Sq. Ft.
Single Event	<input type="radio"/> \$ 752.00	<input type="radio"/> \$ 871.00	<input type="radio"/> \$ 931.00	<input type="radio"/> \$ 991.00	<input type="radio"/> \$1,051.00	<input type="radio"/> \$1,111.00
3 Months	<input type="radio"/> \$1,108.00	<input type="radio"/> \$1,405.00	<input type="radio"/> \$1,554.00	<input type="radio"/> \$1,703.00	<input type="radio"/> \$1,852.00	<input type="radio"/> \$2,001.00
6 Months	<input type="radio"/> \$1,457.00	<input type="radio"/> \$1,928.00	<input type="radio"/> \$2,189.00	<input type="radio"/> \$2,464.00	<input type="radio"/> \$2,739.00	<input type="radio"/> \$3,014.00
Annual	<input type="radio"/> \$2,152.00	<input type="radio"/> \$3,095.00	<input type="radio"/> \$3,600.00	<input type="radio"/> \$4,113.00	<input type="radio"/> \$4,626.00	<input type="radio"/> \$5,139.00
OPTION 5 - \$5,000,000 Commercial General Liability Limit						
Coverage Period	1 Unit or Up to 100 Sq. Ft.	2 Units or 101 - 200 Sq. Ft.	3 Units or 201 - 300 Sq. Ft.	4 Units or 301 - 400 Sq. Ft.	5 Units or 401 - 500 Sq. Ft.	6 Units or 501 - 600 Sq. Ft.
Single Event	<input type="radio"/> \$ 1,002.00	<input type="radio"/> \$1,121.00	<input type="radio"/> \$1,181.00	<input type="radio"/> \$1,241.00	<input type="radio"/> \$1,301.00	<input type="radio"/> \$1,361.00
3 Months	<input type="radio"/> \$1,358.00	<input type="radio"/> \$1,655.00	<input type="radio"/> \$1,804.00	<input type="radio"/> \$1,953.00	<input type="radio"/> \$2,102.00	<input type="radio"/> \$2,251.00
6 Months	<input type="radio"/> \$1,707.00	<input type="radio"/> \$2,178.00	<input type="radio"/> \$2,439.00	<input type="radio"/> \$2,714.00	<input type="radio"/> \$2,989.00	<input type="radio"/> \$3,264.00
Annual	<input type="radio"/> \$2,402.00	<input type="radio"/> \$3,345.00	<input type="radio"/> \$3,850.00	<input type="radio"/> \$4,363.00	<input type="radio"/> \$4,894.00	<input type="radio"/> \$5,437.00

**Contact us for operations with more than 6 units or 600 sq. ft.**

### Optional Equipment and Contents Coverage

Check here and skip this section if you do not want this coverage option

This optional coverage is available only with six month or annual commercial general liability coverage.

TO AVOID A COINSURANCE PENALTY, YOU MUST INSURE 100% OF THE REPLACEMENT COST OF YOUR EQUIPMENT AND CONTENTS FOR ALL OF YOUR LOCATIONS.

**Step 1: Fill in the values to determine your total replacement cost amount for ALL locations**

Individually list any items with values over \$5,000

**Value**

	\$ _____
	\$ _____
	\$ _____

**Provide values for categories below**

(DO NOT include those values already shown above)

Vendor inventory (such as items held for sale)	\$ _____
Supply inventory (such as equipment, giveaways, paper goods)	\$ _____
Trailer equipment, excluding products (such as detachable trailers, signs, concession equipment, refrigerators, cooking equipment, supplies)	\$ _____
Portable storage units (not permanent structures)	\$ _____
Misc. equipment - please describe: _____	\$ _____
_____	

**Total replacement value** (add all lines above)

\$ \_\_\_\_\_

**Step 2: Complete ONLY if your replacement cost value is over \$100,000**

1. Please describe the building type your equipment is stored in (e.g.: frame or fire resistive warehouse)  
\_\_\_\_\_
2. Do you have a security system in place:  Yes  No
  - a. If yes, please describe: \_\_\_\_\_
3. Is any other operations, besides your own, or equipment of others stored in the same facility in which you store your equipment?  Yes  No
  - a. If yes, please describe: \_\_\_\_\_
4. Please attach a complete inventory list with values of each item

**Step 3: Calculate premium**

(If total calculated premium is less than the minimum premium, the total premium due is the minimum premium)

Optional Equipment and Contents Premium	
<input type="radio"/> <b>My total replacement value is between \$1 - \$10,000</b> (\$250 deductible will apply)	
$\$0.03 \times \$ \underline{\hspace{2cm}} = \$ \underline{\hspace{2cm}}$ <p style="text-align: center; margin: 0;">Total Replacement Value</p>	$\$ \underline{\hspace{2cm}}$ <p style="text-align: center; margin: 0;">Equipment and Contents Premium (\$100.00 minimum premium applies)</p>
<input type="radio"/> <b>My total replacement value is over \$10,000</b> (\$1,000 deductible applies to values \$10,001 - \$100,000 and a \$2,500 deductible applies to values over \$100,000)	
$\$0.026 \times \$ \underline{\hspace{2cm}} = \$ \underline{\hspace{2cm}}$ <p style="text-align: center; margin: 0;">Total Replacement Value</p>	$\$ \underline{\hspace{2cm}}$ <p style="text-align: center; margin: 0;">Equipment and Contents Premium (\$100.00 minimum premium applies)</p>

<b>TOTAL COST SUMMARY</b>	Program Cost (Required Coverage)	\$
	Equipment and Contents Premium (Optional Coverage)	\$
	<b>Total Cost Due (add lines above)</b>	\$

**COSTS ARE 100% FULLY EARNED AND NON-REFUNDABLE/NON-TRANSFERRABLE ONCE COVERAGE BEGINS. COVERAGE IS CONTINGENT UPON RECEIPT OF PAYMENT AND A FULLY COMPLETED ENROLLMENT FORM.**

**NO COVERAGE WILL BE DEEMED IN EFFECT UNTIL THE ACCURATE PAYMENT IS RECEIVED BY THE COMPANY OR THEIR REPRESENTATIVE.**

**CANCELLATIONS/CHANGES CAN ONLY BE MADE BY THE NAMED INSURED.**

<b>COVERAGE EXCLUSIONS</b>	<p>The following exclusions are contained in the commercial general liability coverage provided by this program: Abuse, molestation, harassment or sexual conduct; Aircraft/hot air balloon; Airport (the ownership, operation, maintenance, or use of any airfield or airport facility or premises. This exclusion does not apply to concessionaires, exhibitors, or vendors selling, displaying, demonstrating or promoting their products or services at any airfield or airport facility or premises); Amusement devices (the ownership, operation, maintenance or use of: any mechanical or non-mechanical ride, slide, water slide, any inflatable recreation device, any bungee operation or equipment, any vertical device or equipment use for climbing- either permanently affixed or temporarily erected, or dunk tank. Amusement device does not include any video arcade or computer games or structures that are not designed to bounce on, slide on, ride on or tunnel through); Animals (injury or death to any animal, or injury, death or property damage caused by an animal owned, rented or hired by you); Asbestos, Commercial general liability standard exclusions (CG 0001 04/13 edition); Communicable disease; Employment-related practices; Fireworks; Fungi or bacteria; Lead; Nuclear energy liability; Performers; Rodeos; Saddle animal; Snowmobile; Violation of statutes that govern emails, faxes, phone calls or other methods of sending materials or information; Those operations listed as ineligible: 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 and displays, Haunted attractions; Hot wax impressions; Leasing/rental operations; Mazes (corn/hay/fence); Medical testing; Motor sports activities; Nutritional or health supplement products (selling); On-site installations, service or repair of products; On-site equipment sales and rental; 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 and under); Unmanned aircraft systems (e.g.: drones, RC aircraft); 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; Art exhibits over 10 feet tall or occupying more than 100 sq. feet (unless reviewed and approved by the program administrator)</p>
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**K&K Insurance Group, Inc. • P.O. Box 2338 • Fort Wayne, IN 46801-2338 • 1-800-328-2317 • Fax 1-260-459-5502  
Website [www.kandkinsurance.com](http://www.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)



**Electronic Disclosure and Consent and Warranty and Compensation**  
**PLEASE READ, COMPLETE #9 BELOW, AND SIGN ON PAGE 10**

**Electronic Signature Disclosure and Consent**

The Electronic Signatures in Global and National Commerce Act (15 U.S.C. § 7001, et seq.) provides that a signature, contract or other record may not be denied legal effect, validity or enforceability solely because it is in electronic form or because an electronic signature was used in a transaction.

K&K Insurance Group (K&K), whether on its own behalf, and/or on behalf of an insurer and/or third parties, may utilize the internet, email, cloud services, digital storage, digital media or similar electronic means to transmit Policy Documents to its clients. This Agreement informs you of your rights when we are delivering and you are receiving such documents from us electronically.

By agreeing to proceed with this transaction, you acknowledge and consent to the following:

1. I hereby voluntarily consent to proceeding with this transaction, and all subsequent actions related to this transaction, electronically.
2. I understand that further documents relating to this insurance purchased through K&K, including but not limited to correspondence, communications, confirmations, requests for premium payments and policy documents, may, to the extent permitted by law, be transmitted by electronic means to me, including by e-mail sent to the e-mail address I have provided as part of this transaction and/or my on-line registration. I consent to such documents being provided to me electronically.
3. Notwithstanding paragraph 2, any notice of cancellation shall be sent to me by mailing to the address I have provided as part of my registration and/or application for insurance, or to such other address for which I have provided notice pursuant to the terms of the policy.
4. Any change or revision to the e-mail address or other electronic contact information which I have provided as part of this transaction and/or my on-line registration process shall be requested by me by faxing, emailing or by mailing a written notice to: K&K Insurance; 1712 Magnavox Way; Fort Wayne, IN 46804.
5. I understand that I have the right to obtain a paper copy of any electronic record provided to me pursuant to this transaction or any subsequent transaction involving my coverage by mailing a written request to the address provided in paragraph 4.
6. In order to access the electronic records provided, the following hardware and software are required: (a) a personal computer or other device through which Internet access is available, (b) an Internet connection, (c) an e-mail account with an Internet service provider, and (d) Adobe Acrobat Reader.
7. I understand that I have the right and option to withdraw my consent to the receipt of further electronic documents at any time, by faxing, emailing or mailing a written request to the address provided in paragraph 4. By withdrawing my consent to electronic delivery of documents I understand that I will receive a paper copy of future policy documentation.
8. Information relating to this transaction is subject to the terms of our privacy statement, a copy of which is provided at [www.kandkinsurance.com](http://www.kandkinsurance.com).
9. DOCUMENT DELIVERY. After this enrollment form is approved, you will receive a certificate of insurance showing evidence that coverage has been bound. When submitted through an insurance agent or broker, this coverage document will only be delivered to them. Additional certificate requests will be issued to the same person. Providing an email address in this application will be deemed consent to us to deliver documents and communication to you electronically.

If you **DO NOT** want to be emailed please check here and select your preferred method of document delivery.

Fax to: \_\_\_\_\_ attn: \_\_\_\_\_

Mail to: \_\_\_\_\_ attn: \_\_\_\_\_

\_\_\_\_\_

**IMPORTANT INFORMATION. PLEASE READ AND SIGN.**

**Warranty and Disclosure Statement:** I understand that the insurance company, in determining whether to provide insurance coverage, will rely on the information contained in this form and all other information being submitted. I hereby warrant, represent and confirm that, to the best of my knowledge, all information provided is complete, true and correct.

I am aware that the insurance company expects accurate reporting for my premium calculation, and should my figures exceed my estimates during the coverage term I will make arrangements to pay the additional premium. I understand that my book and records may be examined or audited by the insurance company at any time during the coverage period and up to three years thereafter. Intentional misrepresentation or misreporting may jeopardize coverage. K&K reserves the right to decline/void any ineligible coverage.

I further acknowledge that, I have reviewed all information provided with this enrollment form and understand the exclusions which apply, as well as the activities and operations for which coverage is not provided.

**Compensation and Other Disclosure Information:** K&K Insurance Group, Inc. ("K&K") is an insurance producer licensed in your state. Insurance producers are authorized by their license to confer with insurance purchasers about the benefits, terms and conditions of insurance contracts; to offer advice concerning the substantive benefits of particular insurance contracts; to sell insurance; and to obtain insurance for purchasers. The role of the producer in any particular transaction involves one or more of these activities. Compensation will be paid to the producer, based on the insurance contract the producer sells. Depending on the insurer(s) and insurance contract(s) the purchaser selects, compensation will be paid by the insurer(s) selling the insurance contract or by another third party. Such compensation may vary depending on a number of factors, including the insurance contract(s) and the insurer(s) the purchaser selects. In addition, K&K may charge a fee for administrative services. Your signature on your application, quote form, check, credit card and/or other authorization for payment of your premium, will be deemed to signify your consent to and acceptance of the terms and conditions including the compensation, as disclosed above, that is to be received by K&K. The insurance purchaser may obtain information about compensation expected to be received by the producer based in whole or in part on the sale of insurance to the purchaser, and compensation expected to be received based in whole or in part of any alternative quotes presented to the purchaser by the producer, by emailing a written request to warranty@kandkinsurance.com.

In addition, premiums paid by clients to K&K for remittance to insurers, client refunds and claim payments paid to K&K by insurance companies for remittance to clients are deposited into fiduciary accounts in accordance with applicable insurance laws until they are due to be paid to the insurance company or Client. Subject to such laws and the applicable insurance company's consent, where required, K&K will retain the interest or investment income earned while such funds are on deposit in such accounts.

In placing, renewing, consulting on or servicing your insurance coverages K&K and its affiliates may participate in contingent commission arrangements with insurance companies that provide for additional contingent compensation, if, for example, certain underwriting, profitability, volume or retention goals are achieved. Such goals are typically based on the total amount of certain insurance coverages placed by K&K with the insurance company or the overall performance of the policies placed with that insurance company, not on an individual policy basis. As a result, K&K may be considered to have an incentive to place your insurance coverages with a particular insurance company. Where K&K participates in contingent commission arrangements with insurance companies, K&K may be entitled to additional commission in the range of 0 to 5% depending upon whether and when specified thresholds are achieved.

Our liability to you, in total, for the duration of our business relationship for any and all damages, costs, and expenses (including but not limited to attorneys' fees), whether based on contract, tort (including negligence), or otherwise, in connection with or related to our services (including a failure to provide a service) that we provide in total shall be limited to the lesser of \$2,500,000 or the singular annual limit of the policy of insurance procured by us on your behalf from which your damages arise.

This liability limitation applies to you, our client, and extends to our client's parent(s), affiliates, subsidiaries, and their respective directors, officers, employees and agents (each a "Client Group Member" of the "Client Group") wherever located that seek to assert claims against K&K, and its parent(s), affiliates, subsidiaries and their respective directors, officers, employees and agents (each an "K&K Group Member" of the "K&K Group"). Nothing in this liability limitation section implies that any K&K Group Member owes or accepts any duty or responsibility to any Client Group Member.

If you or any of your Group Members asserts any claims or makes any demands against us or any K&K Group Member for a total amount in excess of this liability limitation, then you agree to indemnify K&K for any and all liabilities, costs, damages and expenses, including attorneys' fees, incurred by K&K or any K&K Group Member that exceeds this liability limitation.

Aon Corporation, our ultimate parent company, and its affiliates have from time to time sponsored and invested in insurance and reinsurance companies. While we generally undertake such activities with a view to creating an orderly flow of capacity for our clients, we also seek an appropriate return on our investment. These investments, for which Aon is generally at-risk for potential price loss, typically are small and range from fixed-income to common stock transactions. In such case, the gains or losses we make through your investments could potentially be linked, in part, to the results of treaties or policies transacted with you. Please visit the Aon website at [http://www.aon.com/market\\_relationships](http://www.aon.com/market_relationships) for a current listing of insurance and reinsurance carriers in which Aon Corporate and its affiliates hold any ownership interest.

**Applicant business name** (from page 4): \_\_\_\_\_

**Applicant or agent signature** \_\_\_\_\_ **Date:** \_\_\_\_\_

**Printed name:** \_\_\_\_\_ **Title:** \_\_\_\_\_

**If an agent:** Check here to acknowledge you are signing on behalf of the named insured

**AGENTS: YOU MUST CONTINUE TO NEXT PAGE AND COMPLETE AGENT WARRANTY SECTION**  
**Enrollments cannot be accepted unless this section is completed**



## PAYMENT OPTIONS

Submit a completed enrollment (including signed Warranty Statement) and payment to:

Applicant business name: \_\_\_\_\_ Effective date: \_\_\_\_\_

**PAY BY ACH (Bank Account):**

• **E-mail** info@eventinsurance-kk.com

or

• **Fax** 1-260-459-5502

I (we) authorize K&K Insurance Group to initiate a single electronic debit from the account shown below:

Name on Bank Account: \_\_\_\_\_ Bank Name: \_\_\_\_\_

Draft Amount : \$ \_\_\_\_\_  Checking, or  Savings

Bank Account Routing/Transit Number\* \_\_\_\_\_ Bank Account Number\* \_\_\_\_\_

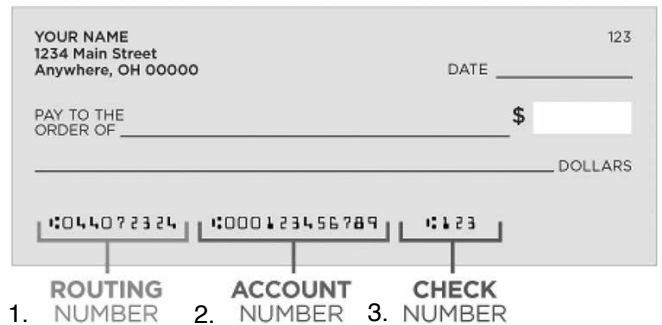
\*See below for an explanation of where to locate these two sets of numbers on your bank check.

\_\_\_\_\_  
Authorized Signature(s) - (Not required if authorization by phone by K&K) Date: \_\_\_\_\_

\_\_\_\_\_  
Authorized Signature(s) - (Not required if authorization by phone by K&K) Date: \_\_\_\_\_

**EXPLANATION OF CHECK NUMBERS**

1. Bank Routing/Transit Number - This is a nine digit number separated by a bar and a colon |: 123456789 |:
2. Account Number - This number may appear as the second, first or third series of numbers. Please read carefully.
3. Check Number - Matches number in the upper right corner of check. NOT REQUIRED FOR ACH.



**PAY BY CHECK:** (Payable to K&K Insurance Group)

- **Mail**
  - Regular Mail
  - K&K Insurance  
Event RPG Program  
P.O. Box 2338  
Fort Wayne, IN 46801-2338
- Overnight Mail
- K&K Insurance  
Event RPG Program  
1712 Magnavox Way  
Fort Wayne, IN 46804

**PAY BY CREDIT CARD:**

- **Fax only** 1-260-459-5502
- VISA  MASTERCARD  DISCOVER  AMERICAN EXPRESS
- Card number: \_\_\_\_\_
- CSC # (card security) code: \_\_\_\_\_ Expiration date: \_\_\_\_\_
- I authorize K&K Insurance Group, Inc. to charge my payment to my credit card in the amount of \$ \_\_\_\_\_
- Print name (as on card): \_\_\_\_\_
- Cardholder signature:** \_\_\_\_\_
- Cardholder phone number: (\_\_\_\_) \_\_\_\_\_

FATCA Notice: Please go to Aon.com/FATCA to obtain appropriate W-9.