

# 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:

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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

Insuring the world's fun®

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

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