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
Submission Instructions:

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

Preliminary Underwriting Information Required:

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

Fairs & Fairgrounds Application(s):

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

K&K Application(s)

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

ACORD Application(s)

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