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 65 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:

- 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

Insuring the world’s fun.
Submission Instructions:

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

Underwriting Information Required:

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

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

Motorsport Disability Income Program

PHONE: 800.348.1839
FAX: 260.459.5102
EMAIL: KK.Motorsports@kandkinsurance.com
WEB SITE: 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)