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 65 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

Eligible Operations:
- Adventure/challenge ropes course facilitators
- 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 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, snowshoeing 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:

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

Outfitters & Guides Application(s):

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