Eligible Operations:
- Private or publicly held destination resorts, and guest ranches

Key Underwriting/Qualifying Factors
(Including but not limited to):
- Manager must have 3 years industry management experience
- $5,000 Minimum Account Premium

Ineligible for this program:
- Bed & Breakfast
- Ski Resort
- Franchised hotels/motels
- Waterparks, amusement parks, etc. as primary reason for patronage to the facility.
- Homeowners associations

K&K Benefits:
- Experienced & professional staff dedicated exclusively to servicing the K&K Camping Industry for over 20 years
- Proud industry involvement through active participation in American Outdoors, Professional Paddlesports of America and the Association for Experiential Educators (AEE) and American Camp Association
- 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

With the coverage of K&K’s Resort and Guest Ranch Program, your clients can spend time on important things like keeping guests happy. We’ll take care of the rest with an insurance program specifically tailored to the individual needs of your operation.

Coverages Available & Program Highlights:

General Liability
- Broadened Coverage Form
- Non-auditable Policy
- No Deductible
- Liquor Liability
- Fireworks Liability
- Expanded Bodily Injury Definition
- Nonowned Watercraft up to 51’
- Personal and Advertising Injury Definition Expanded
- Sexual Abuse & Molestation Coverage
- Transmissible Pathogens Coverage
- Cyber Liability Coverage
- Crisis Response Coverage

Property
- More Than 50 Coverage Expansions
- Equipment Breakdown Included
- Vacancy Clause Redefined to Address Seasonal Operations
- Building Definition Redefined to Include: tent platforms, pavilions & shelters, signs, boat & canoe racks, permanently installed playground equipment
- Business Interruption, Communicable Disease and Food Contamination Extension; Civil Authority Expansion Available
- Emergency Vacating Expenses Covered, Full Building Ordinance “A” Coverage
- Inland Marine
- Commercial Crime

Commercial Auto
Excess Liability
Workers’ Compensation

Common Associated Exposures:
- Golf courses
- Golf driving ranges
- Hiking trails
- Horseback riding
- Miniature golf
- Boating/Canoeing
- Playgrounds
- Fine Dining
- Fishing & Hunting
- Cross-country skiing
- Spas/Health & Fitness Centers

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.

Preliminary Underwriting Information Required:

- Application(s) (see below)
- ACORD application(s) for other requested coverages
- Five years of detailed, currently-valued company loss runs
- Pictures of facility
- Web site address (if available)

Resort/Guest Ranch/Campground Application(s):

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

K&K Application(s)
- Resorts Insurance Information Form
- Fireworks Supplemental Application (if needed)
- Golf Course Supplemental (if needed)
- Herbicide/Pesticide Questionnaire (if needed)
- Guided Hunting/Fishing (if needed)

ACORD Application(s)
- Property
- Crime
- Commercial Auto
- Inland Marine
- Excess Liability
- Workers’ Compensation

Contact Information:

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

Resorts/Guest Ranch Program

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EMAIL:
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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)