Eligible Operations:
- Walk-through zoos
- Drive-through zoos
- Animal sanctuary (open to public)
- Aquariums

Key Underwriting/Qualifying Factors (Including but not limited to):
- Management must have at least three years zoo management experience
- Prefer parks that are AZA certified
- Parks with 24-hour security
- Parks that comply with USDA licensing requirements
- Parks in compliance with safety and fire codes
- Parks that secure certificates of insurance from vendors/concessionaires/sub-contractors or lessors
- Minimum premium:
  - General liability- $2,500
  - Package- $5,000

K&K Benefits:
- Experienced & professional staff dedicated exclusively to servicing the K&K Zoo & Aquarium Program for over 20 years
- Proud member of the American Zoo and Aquarium Association (AZA)
- 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

Every year the experienced team at K&K is hard at work insuring the world’s fun. K&K handles the coverages so your clients can concentrate on making the impossible and the amazing come to life. For zoos, aquariums and much more, innovative property and casualty coverages from K&K are just the ticket.

Coverages Available & Program Highlights:

General Liability
- Written on an Admitted Basis
- Broadened Coverage Form
- No General Aggregate
- Non-auditable Policy
- Volunteer Accident- Accident Medical Coverage for Zoo Volunteers
- Volunteers as Additional Insureds
- Amusement Ride Liability
- Liquor Liability
- Employee Benefits Liability
- Transmissible Pathogens Coverage

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:
- Animal rides
- Kiddie rides
- Day camps
- Play areas
- Food & beverage concessions
- Special event liability for promotions, etc.
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:

- Application(s) (see below)
- ACORD application(s) for other requested coverages
- Five years of detailed, currently-valued company loss runs
- Diagram/map of zoo/aquarium
- Brochure (if available)
- Web site address
- Schedule of events/promotions/ exhibitions
- Amusement/carnival ride description

Zoos & Aquariums Application(s):

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

K&K Application(s)
- Zoological Park & Aquarium Information Form
- Liquor Liability Application (if needed)

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