

# The **FUN** starts with **K&K**



**K&K**  
INSURANCE  
Insuring the world's fun!

# PROGRAM LIST

Email: [KK.General@kandkinsurance.com](mailto:KK.General@kandkinsurance.com) Claims: 800.237.2917

## ACCIDENT + HEALTH

**844-203-2691**

Group Accident Medical

**855-742-3135**

K-12 Student and Athletic Accident

Medical (Mandatory/Voluntary/  
Catastrophic)

## ART + STEM INSTRUCTORS

**800-506-4856**

Stem Instructors

Visual and Performing Arts Instructors

## CAMPS, CAMPGROUNDS & RESORTS

**877-355-0315**

Campgrounds and RV Parks

Camps (Leisure, summer, resident,  
learning, leadership, religious  
retreats)

Resorts and Guest Ranches

## EVENTS

**800-553-8368**

Catholic Diocese TULIP Insurance

Fairs and Fairgrounds

Festivals

Political Campaigns

Special Events

Tenant User Liability (TULIP)

Tourist Attractions

Trade Shows

Zoos and Aquariums

## EVENT PLANNERS

**877-648-6404**

## EVENT CANCELLATION

**202-429-8532**

Showstoppers Event Cancellation

## FRATERNAL ORGANIZATIONS

**800-441-3994**

## GYMNASTICS + CHEER GYMS

**800-648-6406**

Cheer Gyms

Gymnastics Schools

## HEALTH CLUBS + FITNESS

**877-355-0315**

Community Centers (YMCA/YWCAs,

Boys and Girls Clubs, Religious  
Centers)

Health Clubs Full Service

Health Clubs Basic Service

Racquet Clubs

## MOTORSPORTS

**800-348-1839**

Motorsports Events and Clubs

Motorsports Facilities and Racetracks

Motorsports Race Shops and Teams

Motorsports Sanctioning Bodies

Motorsports Owners and

Sponsors Liability

Product Liability

## RECREATION + OUTDOORS

**800-440-5580**

Outfitters and Guides – Large and

Limited Operations (adventure,

canoeing, fishing, guided equine,

hunting, kayaking, mountaineering,

ropes courses, whitewater rafting)

## SPORTS

**800-441-3994**

Amateur Sports Participant Accident

Athletic Conferences

Bowl Games and All-star Games

Coaches and Officials Associations

College Athletic Departments

Esports Teams and Events

Intercollegiate Sports Accident Medical

(Including Intramural and

Club Sports)

Large Amateur Sports Associations

Large Sport Camps

Large Sports Events

Pro Sports Teams and Leagues

State High School Athletic Associations

## VENUES + FACILITIES

**800-440-5580**

Casinos and Gaming

Civic and Convention Centers

Horse Racing Facilities

Mardi Gras Krewe/Events

Sports Complexes

Tourist Attractions

TULIP (Tennant User) Insurance

Venues (arenas, amphitheaters,  
auditoriums, civic/convention

centers, stadiums, theaters)



## Apply and Buy Online Programs

Available to eligible small accounts for purchase immediately online or through self-rating brochures.

**800-648-6406**

**[www.danceinsurance-kk.com](http://www.danceinsurance-kk.com)**

Dance Schools

**[www.martialartsinsurance-kk.com](http://www.martialartsinsurance-kk.com)**

Martial Arts Schools and Instructors

**800-506-4856**

**[www.fitnessinsurance-kk.com](http://www.fitnessinsurance-kk.com)**

Fitness Studios

Fitness, Dance, and Sports Instructors

Health Clubs Limited Services

**877-648-6404**

**[www.eventinsurance-kk.com](http://www.eventinsurance-kk.com)**

Short-term Events (Attendance less  
than 12,000)

Wedding Insurance

**800-328-2317**

**[www.eventinsurance-kk.com](http://www.eventinsurance-kk.com)**

Vendor Liability (concessionaires,  
exhibitors, vendors)

**800-426-2889**

**[www.sportsinsurance-kk.com](http://www.sportsinsurance-kk.com)**

Amateur Sports Teams, Leagues and

Associations (Less than 1,200 participants)

Amateur Sports Tournaments and Events

Walking and Running Events

**[www.campinsurance-kk.com](http://www.campinsurance-kk.com)**

Youth Day Camps

Youth Sports Camps and Clinics

**855-742-3135**

**[www.sportsinsurance-kk.com](http://www.sportsinsurance-kk.com)**

K-12 Student Accident Medical

**800-328-2317**

**[www.entertainerinsurance-kk.com](http://www.entertainerinsurance-kk.com)**

Bands and Performing Groups

Performers (Individual musicians and  
other entertainers)

**877-783-1161**

**[www.kandkinsurance.com](http://www.kandkinsurance.com)**

Directors' & Officers' Not-for-Profit  
Liability

**800-648-6406**

**[www.kandkinsurance.com](http://www.kandkinsurance.com)**

Social Clubs

Insuring the world's fun®

# WEBSITE



For more information about K&K and what we can do for you and your business, visit us at [kandkinsurance.com](http://kandkinsurance.com). You will find useful information on each of K&K's programs as well as the applications needed to do business with us. If you have additional questions feel free to call **800.637.4757** or send us an email.

**kandkinsurance.com** is our primary website containing information about all of our programs. Immediate on-line quoting and purchasing is available for the following programs:

- Amateur Sports Teams, Leagues, Associations
- Amateur Sports Events and Tournaments
- Bands, Performers and Entertainers
- Dance Schools and Instructors
- D&O Not-for-Profit Liability
- Fitness Instructors
- Fitness Studios and Health Clubs
- K-12 Student Accident Medical
- Martial arts Schools and Instructors
- Short-term Events
- Social Clubs
- Vendor Liability
- Walking and Running Events
- Wedding Insurance
- Youth Day Camps
- Youth Sports Camps and Clinics



[www.kandkinsurance.com](http://www.kandkinsurance.com)

### Introduction

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K&K Insurance Group, Inc. (**kandkinsurance.com**) is a leading provider of specialty insurance products and services to the sports, leisure and entertainment industries. As a managing general underwriter for several insurance companies, K&K performs a variety of key functions to deliver outstanding service to our clients, such as: product/program development, sales & marketing, underwriting, policy issuance & administration, loss control & risk management, and claims management. K&K is owned by Aon plc (**aon.com**), the leading global provider of risk management, insurance and reinsurance brokerage, and human resources solutions and outsourcing services.

### Program Focus

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Over the years, one key to K&K's success has been its commitment to a "program" business philosophy. Focusing only on event, leisure, motorsports, recreation and sports risks allows us to understand the unique needs of these industries and effectively design specialized insurance solutions. Our production underwriters and claims representatives are responsible for overseeing specific program groups. This familiarity with our clients' business allows them to anticipate needs and provide high quality products and services.

K&K offers over 70 specialty programs and will consider other sports and recreation submissions outside of those programs currently available. K&K is also willing to develop insurance programs for producers with books of sports, leisure and entertainment business.

### Products

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K&K offers a wide array of customized commercial property & casualty insurance products on a program basis. Coverages are available in all states and written on an admitted or surplus lines basis depending on the program's filing status. Our programs are available to individual business owners and event organizers as well as large organizations and associations.

Coverages available to our sports, leisure and entertainment clients may include: commercial general liability, commercial auto, property, business income, crime, inland marine, excess liability, workers compensation and other specialty coverages such as products liability, participant accident medical, disability income and more.

### Experience

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K&K brings Over 70 years of specialty insurance experience to its clients. Each year, K&K provides coverage to more than 350,000 sport, leisure & entertainment events and organizations throughout North America. Our experienced and dedicated insurance underwriting and claims professionals work from our Fort Wayne, Indiana headquarters and provide world-class service to our clients.

### Distribution

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The vast majority of insurance coverage provided by K&K is written through licensed independent agents and brokers throughout North America. While certain specified program classes are available to insureds on a direct basis, most choose to purchase K&K's innovative insurance programs through local or specialized insurance agents or brokers. Producers can work with K&K by simply verifying proper state insurance licensing and providing evidence of errors & omissions coverage. No volume requirements apply.

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# AGENT/BROKER

Information



## Opportunity

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K&K's insurance programs cover some of the world's most fascinating industries and offer unique growth opportunities to agents and brokers. As a leading provider of specialty insurance products and services to the sports, leisure and entertainment industries, K&K delivers world-class service and specialized products to its producers giving them a distinctive advantage over standard market alternatives.

As a managing general underwriter for several insurance carriers, K&K conducts product and program development; sales and marketing; underwriting; policy issuance and administration; loss control and risk management; and claim management services.

## Working with K&K

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K&K requires no volume commitments. Our goal is to make it easy for licensed producers to work with us. No prior appointment or agreement is necessary to submit applications for a coverage quotation. Upon binding the first account, agencies and individual producers are required to provide proper licensing documentation and errors & omissions coverage verification.

## Submitting Business

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For most K&K programs, particularly general liability coverages, special K&K applications and/or enrollment forms must be completed for us to better understand and appropriately review an account.

Applications can be obtained from our office or downloaded directly from our website at: [kandkinsurance.com](http://kandkinsurance.com). If special applications are not required, the coverage request can be submitted on standard ACORD applications or similar equivalent. All submissions will typically require the following:

- Brief narrative: describing in detail the general nature of the operation or risk.
- Applications: specialty applications along with necessary ACORD applications, signed by the applicant.
- Loss experience: 3-5 years of carrier loss runs with explanations for losses in excess of \$25,000.
- Diagrams and/or photos: particularly for event liability and property coverages.
- Supplemental information: contracts, vendor agreements, waiver and release forms, rule books, event guidelines, emergency evacuation plans, etc.

## Commissions

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Due to the unique aspects of each specialty program we develop, commission rates can vary by program class and/or coverage line. Please verify your commission rate with the K&K representative processing your submission. If you charge the insured a fee for services and would prefer to receive a quotation "net" of commission, please let your representative know.

## Service

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The managing underwriter agreements with our carriers grant K&K exclusive authority for a number of functions that cannot be passed along to agencies, such as binding coverage; policy, endorsement and certificate processing; claims handling; and loss control. Contact your K&K representative with any questions regarding detailed procedures involving these services.

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# AMATEUR SPORTS TEAMS, LEAGUES AND ASSOCIATIONS

Quote and buy coverage immediately online at [www.kandkinsurance.com](http://www.kandkinsurance.com)

Liability insurance for amateur youth or adult sports teams, leagues and associations including practices, games and playoffs; this program is offered for a variety of sports. **This program is not available in Alaska and Rhode Island.**

## Eligible Operations:

- Amateur Sports Recreational Adult/Youth Leagues
- Amateur Sports Recreational Teams
- Amateur Sports Instructional Programs

Operations providing instruction, practice, and competition in the following sports and age groups are eligible for this sports team insurance program, with coverage to be provided based on Class A or Class B classifications.

### Class A Sports

- Box Lacrosse
- Broomball
- Diving
- Dodgeball
- Gymnastics
- Ice Hockey
- Inline Hockey
- Lacrosse (age 20 and over)
- Roller hockey (inline)
- Umpire/referee associations for Class A Sports
- Water hockey (age 20 and over)
- Weightlifting (age 20 and older)
- Wrestling (age 20 and over)

### Class B Sports

- Baseball/T-ball
- Basketball
- Baton twirling
- Cricket
- Dance team (age 19 and under)
- Drill team (age 19 and under)
- Flag/touch football
- Frisbee
- Golf
- Kickball
- Pickleball
- Softball
- Swimming
- Team handball
- Tennis
- Track and field
- Ultimate frisbee
- Umpire/referee associations for Class B sports
- Volleyball
- Water polo (age 19 and under)
- Weightlifting age 19 and under)

### Class C Sports

- Cheerleading (age 19 and under)
- Deck/floor/street hockey
- Field hockey
- Lacrosse (age 19 and under)
- Roller hockey (quad)
- Soccer (age 19 and under)
- Tackle and contact football (age 19 and under)
- Umpire/referee associations for Class C sports
- Water hockey (age 19 and under)
- Wrestling (age 19 and under)

For eligible sports and age groups reported to K&K, covered operations consist of scheduled, sanctioned, and supervised practices, try-outs, clinics, games, playoffs, and tournaments in which an insured participates or hosts. When reported to K&K, coverage is also offered for registrations, meetings, concession stand operations, participation in parades, picnics, award banquets and ceremonies, and incidental fund-raising activities such as car washes, bake sales, and coin drops.

Sports organizations not eligible for this program or with more complex insurance requirements may be eligible under our Large Amateur Teams, Leagues, and Associations or Professional Sports Teams and Leagues programs.

## Ineligible Operations:

(Including but not limited to)

- BMX/stunt cycling
- Boating activities/sports
- Boxing
- Cheerleading (age 20 & over)
- Cycling
- Dance team (age 20 & over)
- Drill team (age 20 & over)
- Equestrian
- In-line (extreme/stunt/free-style) skating
- Intercollegiate and interscholastic teams, leagues and associations
- Mixed martial arts
- Open water activities/sports
- Rugby
- Soccer (age 20 & over)
- Shooting sports
- Skateboarding
- Skiing (water or snow)
- Strength and conditioning
- Surfing
- Tackle football (age 20 & over)
- Umpire/referee associations involved with any ineligible sports operations

## Coverages Available & Program Highlights:

General Liability (subject to the specific sport)

- Bodily Injury and Property Damage
- Personal and Advertising Injury
- Products and Completed Operations
- Damage to Premises Rented to You
- Medical Expense (other than participants)
- Hired Auto and Employers' Non-ownership Liability (not provided in Hawaii)
- Professional Liability
- Legal Liability to Participants
- Medical Payments for Participants

Equipment and Contents - Inland Marine (optional)

Directors' and Officers' Liability including Employment Practices Liability (optional)

Hosted Tournament Coverage (optional)

Abuse, Molestation, Harassment or Sexual Conduct  
Defense Costs Reimbursement (optional)

Premises Liability for Sports Fields (optional)

Sexual Abuse Liability (optional)

**Contact Information:**

P.O. Box 2338 Fort Wayne, IN 46801-2338

**Amateur Sports Teams,  
Leagues & Associations**  
Risk Purchasing Group Program

PHONE: 800.426.2889

FAX: 260.459.5105

EMAIL:

info@sportsinsurance-kk.com

WEB SITE:

sportsinsurance-kk.com

Note: For sports organizations with more complex coverage needs, contact our Sports unit

**Amateur Sports Associations**  
Sports Unit

PHONE: 800.441.3994

FAX: 260.459.5120

EMAIL:

KK.Sports@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)

**Submission Instructions:**

Please apply online at [www.kandkinsurance.com](http://www.kandkinsurance.com) or complete the appropriate PDF enrollment form and submit as directed in the form. Coverage is subject to underwriting, may not be available to all applicants in all states, and may vary by state. It is important to carefully review the terms and conditions of any insurance quotation. Please contact a K&K representative if you have any questions.

- Full payment by check or credit/debit card

**Underwriting Information Required:**

- Completed and signed enrollment form(s), if submitting via fax, mail or email (see below)

**Amateur Sports Teams, Leagues & Association(s):**

(Apply online at: [kandkinsurance.com](http://kandkinsurance.com))

**K&K Application(s):**

- Amateur Sports Teams, Leagues & Association Enrollment Form
- Amateur Sports RPG Directors' & Officers' Liability Enrollment Form

All descriptions, summaries or highlights of coverage are for general informational purposes only and do not amend, alter or modify the actual terms or conditions of any insurance policy. Coverage is governed only by the terms and conditions of the relevant policy.

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# AMATEUR SPORTS EVENTS AND TOURNAMENTS

Quote and buy coverage immediately online at [www.kandkinsurance.com](http://www.kandkinsurance.com)

## Eligible Operations:

An amateur sports tournament or event that meets all the following criteria:

- Maximum number of event days (including practice days) is 14 days (not including set-up and tear down)
- The sport or activity being conducted falls into one of the following eligible classes
  - **Class 1:** Bowling, Dance, Golf, Tennis, Volleyball
  - **Class 2:** Baseball, Kickball, Softball
  - **Class 3:** Basketball, Flag or Touch Football, On-Shore Fishing, Racquetball, Swimming
  - **Class 4:** Cheerleading (age 19 and under), Deck/floor/street hockey, Field hockey, Lacrosse (age 19 and under), Roller hockey (quad), Soccer (age 19 and under), Tackle and Contact football (age 19 and under), Water hockey (age 19 and under), and Wrestling (age 19 and under)
  - **Class 5:** Box lacrosse, Cheerleading (age 20 and over), Diving, Dodgeball, Gymnastics, Ice hockey, In-line hockey, Lacrosse (age 20 and over), Martial arts, Inline skating (speed/racing), Soccer (age 20 and over), Speed/racing skating (ice), Water hockey (age 20 and over)

## Coverages Available:

- Commercial General Liability
- Bodily Injury & Property Damage
  - Personal & Advertising Injury
  - Medical Expense (other than participants)
  - Damage To Premises Rented to You (Fire Legal Liability)
  - Products-completed Operations
  - Legal Liability to Participants (not available for all sports)
  - Medical Payments for Participants (not available for all sports)

Liability insurance for amateur sports events and tournaments with a maximum of 2,500 participants per event and 7,500 spectators per day. This program is not available in Alaska and Rhode Island.

K&K's amateur sports event liability insurance is available for short-term events or on an annual basis for organizers with multiple athletic events. Sports events not eligible for this program or with more complex sports event insurance requirements may qualify for coverage under our Large Sports Events program. For walking and running events, please see our Walking and Running Event program.

## Ineligible Operations

- Events involving animals other than service animals
  - Professional sports events, try-outs and training camps/clinics
  - College or university level championship events
  - Highland games
  - Glow runs, color runs or similar events
  - Mud runs, warrior runs, zombie runs, obstacle course runs, urbanathons
  - Competitions, exhibitions or foot races that involve man-made obstacle courses, man-made mud pits, man-made slippery slopes, wall climbs or other man-made obstacles
  - Sanctioned USA Hockey tournaments and events
- Events in the following sports categories (note: this is not a complete list of ineligible sports):
- Adventure racing
  - BMX biking
  - Boxing
  - Cycling
  - Endurance races
  - Equestrian
  - CrossFit events/activities
  - Flex football (ages 20 and over)
  - In-line (extreme/stunt/aggressive/free-style) skating
  - Kite surfing
  - Marathons (26.2 miles or more)
  - Mixed martial arts
  - Mountain biking and/or hiking
  - Open water events
  - Rugby
  - Skateboarding
  - Skiing (snow or water)
  - Snowboarding
  - Streetball
  - Tackle & contact flag football (ages 20 and over)
  - Triathlons & Duathlons
  - Virtual events/activities

**Note:** If your sport is not listed, contact K&K at **1-800-426-2889** to determine eligibility.



**Contact Information:**

P.O. Box 2338 Fort Wayne, IN 46801-2338

**Amateur Sports  
Tournaments & Events**

Risk Purchasing Group Program

PHONE: 800.426.2889

FAX: 260.459.5105

EMAIL:

info@sportsinsurance-kk.com

WEB SITE:

sportsinsurance-kk.com

**Sports Events Program**

Sports Unit

PHONE: 800.441.3994

FAX: 260.459.5120

EMAIL:

KK.Sports@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)

All descriptions, summaries or highlights of coverage are for general informational purposes only and do not amend, alter or modify the actual terms or conditions of any insurance policy. Coverage is governed only by the terms and conditions of the relevant policy.

**Exclusions:**

(Including but not limited to)

- 24-hour premises liability
- Abuse, molestation, harassment or sexual conduct
- Amusement devices (e.g., rides, slides, inflatables, bungees, climbing walls or dunk tanks)
- Ancillary activities that require a separate admission charge and are open to the public
- Asbestos
- Communicable Diseases
- Cryogenic chambers/therapy
- Employment-related practices
- Fireworks
- Fungi or bacteria
- Haunted attractions
- Lead
- Legal liability to participants coverage and medical payments coverage for professional athletes and celebrity participants
- Nuclear Energy
- Operations of independent concessionaires, exhibitors and vendors at your event
- Pollution
- Room and board liability

**Submission Instructions:**

Please apply online at [www.kandkinsurance.com](http://www.kandkinsurance.com) or complete the appropriate PDF enrollment form and submit as directed in the form. Coverage is subject to underwriting, may not be available to all applicants in all states, and may vary by state. It is important to carefully review the terms and conditions of any insurance quotation. Please contact a K&K representative if you have any questions.

- Event brochure (If your tournament or event does not have a brochure, a written statement providing detailed information on the activities being held during your tournament or event must be submitted with the completed enrollment form and premium payment.)
- Full payment by check or credit/debit card

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# ART AND STEM INSTRUCTORS

## Eligible Operations:

Instructors 18 or older who directly supervise an individual or group in the arts and sciences including but not limited to:

- Artistic painting
- Clay work and/or pottery
- Craft making
- Culinary (chef, baker)
- Digital Photography and/or art (classroom setting only)
- Drama
- Drawing
- Instrumental music
- Language
- Math
- Piano, keyboard, or organ
- Public speaking
- Sculpting
- STEM classes (in grades eight and below)
- Vocals

## Ineligible Operations:

(Including but not limited to)

- Instructors under the age of 18
- Instructors employed as an exempt or non-exempt employee of a school, college or university
- Instructors teaching sports, fitness or dance-related activities

## Key Underwriting/Qualifying

**Factors:** (Including but not limited to)

- Must be an instructor who directly supervises an individual or group in music and/or arts

## Ineligible for this program:

(Including but not limited to)

- Instructors under the age of 18
- Instructors employed as an exempt or non-exempt employee of a school, college or university
- Instructors teaching sports, fitness or dance-related activities

K&K offers instructor liability insurance for activities including painting, pottery, craft-making, culinary arts, music, photography, drama, music, STEM, and other arts and sciences.

## Coverages Available & Program Highlights:

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### General Liability

- Bodily Injury and Property Damage
- Personal and Advertising Injury
- Products and Completed Operations
- Damage to Premises Rented to You
- Medical Expense (other than participants)
- Professional Liability
- Bodily Injury to Participants

### NOTE:

Agent/broker commission is not payable in this program. A fee may be charged separately, subject to state regulations. Contact a K&K representative if you have questions.

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### **K&K Benefits:**

- Experienced & professional staff dedicated exclusively to servicing the K&K Instructor Programs
- Over 70 years of experience providing sports, leisure and entertainment insurance
- In-house underwriting, policy administration and claims services
- 24-hour emergency claims phone service
- Insurance carriers rated "A" or higher by A.M. Best

### **Contact Information:**

P.O. Box 2338 Fort Wayne, IN 46801-2338

### **Arts Instructor**

Risk Purchasing Group Program

PHONE: 800.506.4856

FAX: 260.459.5502

EMAIL:

info@fitnessinsurance-kk.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)

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### **Submission Instructions:**

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Please complete the appropriate PDF enrollment form and submit as directed in the form. Coverage is subject to underwriting, may not be available to all applicants in all states, and may vary by state. It is important to carefully review the terms and conditions of any insurance quotation. Please contact a K&K representative if you have any questions.

- Full payment by check or credit/debit card

### **Underwriting Information Required:**

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- Completed and signed enrollment form(s) (see below)

### **Independent Instructor of the Arts Application(s):**

(Applications can be obtained from our web site: [kandkinsurance.com](http://kandkinsurance.com))

### **K&K Application(s)**

- Independent Instructor of the Arts Enrollment Form

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# ATHLETIC CONFERENCES

## Eligible Operations:

- High School Athletic Conferences
- Jr. College Athletic Conferences
- Collegiate Athletic Conferences

## Ineligible Operations:

(Including but not limited to)

- Individual High Schools, Colleges, Universities
- Stand-alone legal liability for participants is not offered

K&K's athletic conference insurance program offers property, liability, and other coverages designed for both high school and collegiate sports conferences.

- \$1,500 minimum premium for high school and collegiate conferences

## Coverages Available & Program Highlights:

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### General Liability

- Broadened Coverage Form
- Non-audited policy
- No deductible
- Bodily Injury definition redefined
- Crisis Response Coverage
- Volunteers as Additional Insureds
- Legal Liability to Participants
- Employee Benefits Liability
- Sponsors, lessors as Additional Insureds
- Sexual Abuse & Molestation Endorsement – per perp form (optional – subject to qualification based on minimum underwriting criteria and guidelines)

### Property

- Over 25 coverage enhancements
- Equipment Breakdown
- Business Interruption

### Inland Marine

### Crime

### Commercial Auto

### Directors' and Officers' Liability including

### Employment Practices Liability

### Excess Liability

### Accident Medical (Participant Accident)

- High School Athletics
- College Athletics

### Catastrophic Accident Medical

- High School Athletics
- College Athletics

### Event Cancellation & Non-appearance (provided through Showstoppers)

### Workers' Compensation

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**K&K Benefits:**

- Experienced & professional staff
- Over 70 years of experience providing sports, leisure and entertainment insurance
- In-house underwriting, policy administration and claims services
- 24-hour emergency claims phone service
- Insurance carriers rated "A" or higher by A.M. Best

**Contact Information:**

P.O. Box 2338 Fort Wayne, IN 46801-2338

**Athletic Conferences**

PHONE: 800-441-3994

FAX: 260-459-5120

EMAIL:

KK.Sports@kandkinsurance.com

WEB SITE:

www.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)

**Submission Instructions:**

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To request an insurance quotation through this program, please complete the appropriate PDF application (available at [www.kandkinsurance.com](http://www.kandkinsurance.com)) and submit as directed in the application. Coverage is subject to underwriting, may not be available to all applicants in all states, and may vary by state. It is important to carefully review the terms and conditions of any insurance quotation. Please contact a K&K representative if you have any questions.

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# BANDS & PERFORMING GROUPS

Quote and buy coverage immediately online at [www.kandkinsurance.com](http://www.kandkinsurance.com)

## Eligible Operations:

- Balloon artists
- Belly dancers
- Caricature sketching artists
- Celebrity look-alikes
- Choral group\*
- Clowns
- Comedians
- Conductors
- Contortionists
- DJ's/KJ's\*
- Drum corp, bugle corp\*
- Face, body painters (FDA approved/compliant paint only)
- Holiday characters
- Impersonators
- Impressionists
- Jugglers
- Magicians
- Mimes
- Musical ensemble (quartet, duo, instrumental)\*
- Musicians, singers or vocalists\*
- Non-touring bands (tribute, wedding, garage)\*
- Poets
- Puppeteers
- Story tellers
- Ventriloquists
- Western performers
- Yodelers

\*Eligible/approved music genres:

- Big band
- Blue grass
- Blues
- Classical
- Country
- Ethnic, world
- Folk
- Jazz
- Oldies
- Pop, soft rock
- R&B
- Religious/gospel
- Swing

## Ineligible Operations:

(Including but not limited to)

- Acrobatic, aerialist performers
- Actors or actresses
- Bands and groups with music genres of electronic, techno, hip hop, rap or metal, or screamo
- Circus performers
- Cosmetologists or beauticians
- Escape artists
- Exotic dancer or strippers
- Henna or Mehndi artists
- Historical battle re-enactment groups
- Hypnotists
- Instruction of other individuals for a fee
- Jousters
- Mascots (college, high school, professional)
- Models
- Performers putting on an athletic exhibition
- Performers using weapons (live ammunition or sharpened blades)
- Permanent tattoo and/or body piercing artists
- Production or entertainment companies
- Public speakers
- Pyrotechnicians
- School-accredited or sponsored programs, bands, or performing groups
- Strength performers
- Stunt performers
- Touring bands and/or groups

K&K's Bands and Performing Groups insurance is designed for multiple entertainers volunteering or working as independent contractors while performing at a variety of events and facilities.

Insurance for bands and other performing groups is often required by the facilities where a performance takes place. K&K's liability program for bands and other performing groups offers coverage so the show can go on.

- A group must have at least one member or representative who is at least 18 years of age
- Annual gross income from the performing group's activities cannot exceed \$500,00
- No more than 30 members in a performing group
- For individual performers, please see our Performer Insurance Program.

## Coverages Available & Program Highlights:

### General Liability

- Bodily Injury and Property Damage
- Products and Completed Operations
- Damage to Premises Rented to You
- Bodily Injury to Participants
- Medical Payments for Participants
- Abuse, Molestation, or Exploitation Defense Reimbursement Coverage (optional)
- Sexual Abuse or Sexual Molestation Liability (optional)

## Key Underwriting/Qualifying Factors

(Including but not limited to):

- All groups must have a least one member or representative who is at least 18 years of age
- Annual gross income from the performing group activities cannot exceed \$500,000
- No more than 30 members in a performing group

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**K&K Benefits:**

- Experienced & professional staff dedicated exclusively to servicing the K&K Entertainer & Performer Program
- Over 70 years of experience providing sports, leisure and entertainment insurance
- In-house underwriting, policy administration, and claims services
- 24-hour emergency claims phone service
- Insurance carriers rated "A" or higher by A.M. Best

**Contact Information:**

P.O. Box 2338 Fort Wayne, IN 46801-2338

**Bands & Performing Groups**

Risk Purchasing Group Program

PHONE: **800.328.2317**

FAX: **260.459.5502**

EMAIL:

[entertainers@kandkinsurance.com](mailto:entertainers@kandkinsurance.com)

WEB SITE:

[entertainerinsurance-kk.com](http://entertainerinsurance-kk.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)

All descriptions, summaries or highlights of coverage are for general informational purposes only and do not amend, alter or modify the actual terms or conditions of any insurance policy. Coverage is governed only by the terms and conditions of the relevant policy.

**Submission Instructions:**

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Please apply online or complete the appropriate PDF enrollment form and submit as directed in the form. Coverage is subject to underwriting, may not be available to all applicants in all states, and may vary by state. It is important to carefully review the terms and conditions of any insurance quotation. Please contact a K&K representative if you have any questions.

- Full payment by check or credit/debit card required

**Underwriting Information Required:**

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- Completed and signed enrollment form(s), if submitting via fax, mail or email (see below)
- Full payment by check or credit/debit card

**Bands & Performing Groups Application(s):**

(Apply online at: [kandkinsurance.com](http://kandkinsurance.com))

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**K&K Application(s)**

- Bands & Performing Groups Enrollment Form

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# BOWL GAME AND ALL-STAR GAME INSURANCE

## Eligible Operations:

- Bowl Games
- Tournaments and All-star Games

## Ineligible Operations:

- Organizations requiring stand-alone legal liability for participants
- Professional sports

## K&K Benefits:

- Experienced & professional staff dedicated exclusively to servicing the K&K Bowl/All-star Program for over 20 years
- 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's Sports Division specializes in sports insurance solutions including coverage for bowl games and all-star games. Our underwriters have decades of experience insuring sports events and participants with package liability and property coverage crafted to fit your organization.

- Minimum Premium: \$3,500

## Coverages Available & Program Highlights:

---

### General Liability

- Broadened Coverage Form
- Non-audited policy
- No Deductible
- Bodily Injury definition redefined
- Crisis Response Coverage
- Volunteers as Additional Insured
- Legal Liability to Participants
- Employee Benefits Liability
- Sponsors, Lessors as Additional Insureds
- Sexual Abuse & Molestation Endorsement
  - per perp form (optional – subject to qualification based on minimum underwriting criteria and guidelines)

### Property

- Over 25 coverage enhancement
- Equipment Breakdown
- Business Interruption

### Inland Marine

### Crime

### Commercial Auto

### Excess Liability

### Accident Medical (Participant Accident)

- High School Athletics
- College Athletics
- K-12

### Catastrophic Accident Medical

- High School Athletics
- College Athletics

### Event Cancellation & Non-appearance

### Workers' Compensation

## Common Associated Exposures:

---

- |                                         |                       |
|-----------------------------------------|-----------------------|
| - Ancillary events                      | - Golf tournaments    |
| - Awards/banquets/ ceremonies           | - Parades             |
| - Food, souvenir & beverage concessions | - Setup/teardown days |
|                                         | - Tryouts & practices |

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**Contact Information:**

P.O. Box 2338 Fort Wayne, IN 46801-2338

**Bowl/All-star Games Program**

PHONE: 800.441.3994

FAX: 260.459.5120

EMAIL:

KK.Sports@kandkinsurance.com

WEB SITE:

www.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)

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**Submission Instructions:**

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To request an insurance quotation through this program, please complete the appropriate PDF application (available at [www.kandkinsurance.com](http://www.kandkinsurance.com)) and submit as directed in the application. Coverage is subject to underwriting, may not be available to all applicants in all states, and may vary by state. It is important to carefully review the terms and conditions of any insurance quotation. Please contact a K&K representative if you have any questions.

**Preliminary Underwriting Information Required:**

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- Application(s) (see below)
- ACORD application(s) for other requested coverages
- Five years of company loss runs, including most current year
- Certificate of Insurance from vendors, independent contractors or exhibitors listing insured as additional insured
- Copy of procedure/rule manuals
- Copy of waiver & release forms
- Copies of all contracts

**Bowl/All-star Games Application(s):**

(Applications can be obtained from our web site: [kandkinsurance.com](http://kandkinsurance.com))

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**K&K Application(s)**

- K&K Bowl/All-star Games Application
- Nonowned/Hired Application (if needed)
- Liquor Liability Application (if needed)
- Fireworks Supplemental Application (if needed)
- Security Supplemental Information (if needed)
- Sexual Abuse & Molestation Supplemental (if needed)

**ACORD Application(s)**

- Property
- Crime
- Commercial Auto
- Computer Coverage
- Inland Marine
- Event Cancellation
- Excess Liability
- Workers Compensation

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# CAMPGROUNDS AND RV PARKS

## Eligible Operations:

Private or publicly held campgrounds, RV parks, and cabin rental operations with ancillary activities including waterslides, amusement devices, and motorized boating.

- Manager must have 5 years industry management experience
- \$5,000 minimum account premium

## Key Underwriting/Qualifying Factors (Including but not limited to):

- \$5,000 minimum account premium

## Ineligible Operations:

- Campgrounds associated with waterparks and amusement parks.
- Mobile Home Parks

## K&K Benefits:

- Experienced & professional staff dedicated exclusively to servicing the K&K Campground Program for over 30 years
- Proud industry involvement through active participation in American Outdoors, Association of Challenge Course Technology, Professional Paddlesports of America and the Association for Experiential Educators (AEE)
- 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 (interest-free, fee-free)

K&K's experienced underwriting team offers campground and RV park liability and property insurance coverage that may include ancillary activities such as golf courses, driving ranges, hiking trails, horseback riding, miniature golf, playgrounds, recreational boating, swimming, and other activities taking place at campgrounds. K&K Insurance is a reliable source of coverage for campgrounds across the U.S. and has provided trusted campground insurance coverage solutions and claims services for the campground industry for over 30 years.

## 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
- Crisis Response Coverage
- Trailer Spotting

### Property

- More Than 25 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, athletic backstops, permanently installed playground equipment, adventure course structures and climbing walls and above ground tanks
- Business interruption (Civil Authority Expansion Available in certain states)
- Emergency vacating expenses
- Full building ordinance "A" coverage

### Inland Marine

### Commercial Crime

### Commercial Auto

### Excess Liability

### Workers' Compensation

## Common Associated Exposures:

- |                       |                                     |
|-----------------------|-------------------------------------|
| - Golf courses        | - Playgrounds                       |
| - Golf driving ranges | - Recreational boating/<br>canoeing |
| - Hiking trails       | - Swimming                          |
| - Horseback riding    |                                     |
| - Miniature golf      |                                     |

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**Contact Information:**

P.O. Box 2338 Fort Wayne, IN 46801-2338

**Campgrounds and RV Parks**

PHONE: 877.355.0315

EMAIL:  
KK.CampCgrdResort@  
kandkinsurance.com

WEB SITE:  
kandkinsurance.com

PHONE: 877.355.0315

EMAIL:  
KK.CampCgrdResort@  
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)

All descriptions, summaries or highlights of coverage are for general informational purposes only and do not amend, alter or modify the actual terms or conditions of any insurance policy. Coverage is governed only by the terms and conditions of the relevant policy.

**Submission Instructions:**

To request an insurance quotation through this program, please complete the appropriate PDF application (available at [www.kandkinsurance.com](http://www.kandkinsurance.com)) and submit as directed in the application. Coverage is subject to underwriting, may not be available to all applicants in all states, and may vary by state. It is important to carefully review the terms and conditions of any insurance quotation. 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)
- Diagram or "Plot Plan" of premises

**Campground Application(s):**

(Applications can be obtained from our web site: [kandkinsurance.com](http://kandkinsurance.com))

**K&K Application(s)**

- Campground insurance application
- Liquor Liability application (if needed)
- Workers' Compensation Supplemental (if needed)
- Go Kart Operations Minimum Underwriting Guidelines (if needed)
- Trampoline Questionnaire (if needed)
- Fireworks Supplemental Application (if needed)
- Paintball Field Course Supplemental Application (if needed)
- Jumping Pad/Pillow Supplemental (if needed)

**ACORD Application(s)**

- Property
- Crime
- Commercial Auto
- Inland Marine
- Excess Liability
- Workers' Compensation

# Insuring the world's fun.®

# CAMPS, CONFERENCE & RETREAT CENTERS

## Eligible Operations

Including but not limited to:

- Activity camps
- Boy and Girl Scout councils
- Conference centers
- Day camps
- Leadership camps
- Learning camps
- Religious retreats
- Resident camps
- Summer camps

## Ineligible operations:

Including but not limited to:

- Athletic or sports-focused camps, travel camps, boot camps, extreme camps

### Note:

- Sport & smaller nonsport day camps may qualify for coverage under K&K's Risk Purchasing Group (see reverse side for contact information)

## Key Underwriting/Qualifying Factors

(Including but not limited to):

- Camps must have system for personnel screening, written sexual abuse & molestation procedures and criminal background checks
- \$5,000 minimum account premium

## K&K Benefits:

- Experienced & professional staff dedicated exclusively to servicing the K&K Camp Program for over 30 years
- Proud industry involvement through active participation in American Camp Association, Christian Camp and Conference Association, American Outdoors, Professional Paddlesports of America and the Association for Experiential Educators (AEE)
- 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 (interest-free, fee-free)

K&K provides customized property and liability camp insurance solutions designed for a variety of camp organizations including camps, retreats, and conference centers. Coverage may include activities such as hiking trails, horseback riding, paintball courses, ropes courses, recreational boating, and swimming.

- Camps must have a system for personnel screening, written sexual abuse and molestation procedures, and criminal background checks to qualify for camp insurance
- Camp certified by ACA, CCCA or equivalent preferred
- \$5,000 minimum account premium

## Coverages Available & Program Highlights:

### General Liability

- Non-audited policy
- Broadened coverage form
- No deductible
- Sexual Abuse & Molestation Endorsement - per perp form (subject to qualification based on minimum underwriting guidelines)
- Fireworks Liability
- Expanded Bodily Injury Definition
- Medical Professional Employee/Volunteer Liability
- Non-owned watercraft up to 51'
- Personal and advertising injury definition expanded
- Camp Director Liability
- Crisis Response Coverage

### Property

- More Than 25 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, athletic backstops, permanently installed playground equipment, adventure course structures and climbing walls and above ground tanks
- Outdoor property (trees, shrubs, or plants)
- Business interruption (Civil Authority Expansion Available in certain states)
- Emergency vacating expenses covered, Building Ordinance "A" Coverage

### Crime

### Commercial Auto

### Excess Liability

### Inland Marine

### Workers' Compensation

## Common Associated Exposures:

- Hiking trails
- Horseback riding
- On-site physician/nurse
- Paintball courses
- Ropes courses/climbing
- walls/ziplines
- Recreational boating/canoeing
- Swimming

### **Contact Information:**

P.O. Box 2338 Fort Wayne, IN 46801-2338

### **Camps Program**

PHONE: **877.355.0315**

EMAIL:  
KK.CampCgrdResort@  
kandkinsurance.com

WEB SITE:  
kandkinsurance.com

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### **Submission Instructions:**

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To request an insurance quotation through this program, complete the appropriate PDF application and submit as directed in the application. Insurance is subject to underwriting, may not be available to all applicants in all states, and may vary by state. It is important to carefully review the terms and conditions of any insurance quotation. 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
- Copy of sexual abuse screening and written procedures
- Five years of detailed, currently-valued company loss runs
- Pictures of facility
- Web site address (if available)
- Diagram or "Plot Plan" of premises

### **Camp Application(s):**

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(Applications can be obtained from our web site: [kandkinsurance.com](http://kandkinsurance.com))

#### **K&K Application(s)**

- Camp Insurance Application
- Fireworks Supplemental Application (if needed)
- Workers' Compensation Supplemental (if needed)
- Liquor Liability Application (if needed)
- Abuse and Sexual Misconduct Application (if needed)
- Employee/volunteer transportation questionnaire (if needed)
- Trampoline questionnaire (if needed)
- Paintball field course supplemental application (if needed)

#### **ACORD Application(s)**

- Property
- Crime
- Commercial Auto
- Inland Marine
- Excess Liability
- Workers' Compensation

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# CASINOS AND GAMING

## Eligible Operations:

(Including but not limited to)

- Bingo halls
- Casinos
- Card clubs
- Tribal gaming

## Key Underwriting/Qualifying

**Factors** (Including but not limited to)

- \$3,500 minimum account premium

## Ineligible for this program:

(Including but not limited to)

- Cruising vessels

## K&K Benefits:

- Experienced & professional staff dedicated exclusively to servicing the K&K Gaming Program
- 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

K&K offers property and liability coverage for a variety of gaming facilities including casinos, bingo halls, card clubs and tribal gaming operations.

- \$3,500 minimum account premium
- Management must have at least three years of management experience

## Coverages Available & Program Highlights:

---

### General Liability

- Written on an Admitted Basis in Most States
- Broadened Coverage Form
- Liquor Liability
- Employee Benefits Liability

### Property

### Boiler and Machinery

### Inland Marine

### Commercial Auto

### Garagekeepers Legal Liability

### Crime

### Excess Liability

### Workers' Compensation (subject to availability)

## Common Associated Exposures:

---

- |                 |                       |
|-----------------|-----------------------|
| - Concessions   | - Gift shops          |
| - Entertainment | - Restaurants/lounges |
| - Hotel/motel   | - Valet parking       |

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**Contact Information:**

P.O. Box 2338 Fort Wayne, IN 46801-2338

**Casinos and Gaming Program**

PHONE: 800.440.5580

FAX: 260.459.5810

EMAIL:

KK.VenueGaming@  
kandkinsurance.com

WEBSITE:

www.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)

**Submission Instructions:**

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To request an insurance quotation through this program, please complete the appropriate PDF application (available at [www.kandkinsurance.com](http://www.kandkinsurance.com)) and submit as directed in the application. Coverage is subject to underwriting, may not be available to all applicants in all states, and may vary by state. It is important to carefully review the terms and conditions of any insurance quotation. 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 company loss runs and payrolls
- Schedule of activities & special events
- Most current financial statement
- Copies of contracts
- Copy of Gaming Contract (if applicable)

**Casino and Gaming Application(s):**

(Applications can be obtained from our web site: [kandkinsurance.com](http://kandkinsurance.com))

---

**K&K Application(s)**

- Gaming Supplemental Questionnaire
- Gaming Business Income Worksheet

**ACORD Application(s)**

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

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# CHEER GYMS

## Eligible Operations:

- Cheer gyms and clubs

## Key Underwriting/Qualifying

**Factors** (Including but not limited to)

- \$3,500 minimum account premium

## Ineligible for this program:

- Cheer gyms offering circus skill training
- Operations as a sports complex or multi-purpose facility, except for those sports(s) and/or subsidiary activities that have been reported, paid for, and approved by K&K.
- Trampoline parks and facilities (defined as any facility having multiple trampoline beds positioned closely together and used for recreational activities)

## K&K Benefits:

- Experienced & professional staff dedicated exclusively to servicing the K&K Gaming Program
- 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

Insurance solutions for U.S.-based cheer gyms specializing in the instruction of cheerleading, dance, tumbling, trampolines and related programs. Insurance offered includes liability coverage for the gym including its employees and volunteers, and for liability claims arising out of the gym's operations.

## Coverages Available & Program Highlights:

### General Liability

- Bodily Injury and Property Damage
- Personal and Advertising Injury
- Products and Completed Operations
- Damage to Premises Rented to You
- Medical Expense (other than participants)
- Hired Auto and Employers' Nonownership

### Liability (not provided in IL, LA, UT, VT, & WI)

- Professional Liability
- Bodily Injury to Participants
- Medical Payments for Participants
- No Charge for Certificates of Insurance
- Premises Liability Included

### Optional Coverages:

- Ancillary instructional or learning programs Coverage
- On-site Birthday Party Coverage (optional)
- Equipment and Contents Inland Marine
- Abuse, Molestation, or Exploitation Defense Reimbursement Coverage
- Meets, Competitions & Events Coverage
- Parkour, Ninja, free-running, extreme tumbling, and indoor obstacle courses coverage
- Excess Liability
- Directors and Officers Liability including Employment Practices Liability for Not-for-profits
- Sexual Abuse or Sexual Molestation Liability (optional)
- On-site Inflatable amusement device
- Open gym, parents' night out, and special events coverage
- Camps, clinics, swimming pools coverage

Insuring the world's fun.®

**Contact Information:**

P.O. Box 2338 Fort Wayne, IN 46801-2338

**Cheer Gyms**

PHONE: 800-648-6406

FAX: 260-459-5940

EMAIL:

info@gymnasticsinsurance-kk.com

WEBSITE:

www.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)

**Submission Instructions:**

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Please complete the appropriate PDF enrollment form (available at [www.kandkinsurance.com](http://www.kandkinsurance.com)) and submit as directed in the form. Coverage is subject to underwriting, may not be available to all applicants in all states, and may vary by state. It is important to carefully review the terms and conditions of any insurance quotation. Please contact a K&K representative if you have any questions.

- Full payment by check or credit/debit card

**Preliminary Underwriting Information Required:**

---

- Application(s) (see below)
- ACORD application(s) for other requested coverages
- Five years of detailed company loss runs and payrolls
- Schedule of activities & special events
- Most current financial statement
- Copies of contracts
- Copy of Gaming Contract (if applicable)

**Cheer Gym Application(s):**

(Applications can be obtained from our web site: [kandkinsurance.com](http://kandkinsurance.com))

---

**K&K Application(s)**

- Gaming Supplemental Questionnaire
- Gaming Business Income Worksheet

**ACORD Application(s)**

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

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Insuring the world's fun.®

# COACHES AND OFFICIALS ASSOCIATIONS

## Eligible Operations:

- Amateur sports coaches and officials associations
- High school and college coaches and officials

## Key Underwriting/Qualifying

### Factors (Including but not limited to):

- \$3,500 minimum account premium

## Ineligible for this program:

- Individual coaches and officials not part of an association
- Coaches and officials of professional sports

## K&K Benefits:

- Experienced & professional staff dedicated exclusively to servicing the K&K Coaches/Officials Program
- 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

Coaches and Officials Associations across the U.S. choose K&K for liability and disability insurance for their members.

- Minimum Premium: \$3,500

## Coverages Available & Program Highlights:

---

### General Liability

- Broadened Coverage Form
- Non-audited policy
- No Deductible
- Bodily Injury definition redefined
- Crisis Response coverage
- Legal Liability to Participants

### Game Fee Reimbursement

### Accident Medical

### Directors' and Officers' Liability including Employment Practices Liability

### Property

- Over 25 coverage enhancements
- Equipment Breakdown
- Business Interruption

### Inland Marine

### Crime

### Commercial Auto

### Excess Liability

### Workers' Compensation

## Common Associated Exposures:

---

- |                                                           |                   |
|-----------------------------------------------------------|-------------------|
| - Ancillary events related to scheduled sports activities | - Fund raisers    |
|                                                           | - Office premises |
|                                                           | - Volunteers      |

Insuring the world's fun.®

**Contact Information:**

P.O. Box 2338 Fort Wayne, IN 46801-2338

**Coaches and Officials Program**

PHONE: 800.441.3994

FAX: 260.459.5120

EMAIL:

KK.Sports@kandkinsurance.com

WEB SITE:

www.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)

**Submission Instructions:**

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To request an insurance quotation through this program, please complete the appropriate PDF application (available at [www.kandkinsurance.com](http://www.kandkinsurance.com)) and submit as directed in the application. Coverage is subject to underwriting, may not be available to all applicants in all states, and may vary by state. It is important to carefully review the terms and conditions of any insurance quotation. Please contact a K&K representative if you have any questions.

**Preliminary Underwriting Information Required:**

---

- Application(s) (see below)
- Five years of company loss runs
- Copy of procedure manual
- Completed ACORD applications for other requested coverages
- Any applicable contracts e.g. facility, vendors, concessionaires

**K&K Coaches/Officials Application(s):**

(Applications can be obtained from our web site: [kandkinsurance.com](http://kandkinsurance.com))

---

**K&K Application(s)**

- Coaches/Officials Liability Application

All descriptions, summaries or highlights of coverage are for general informational purposes only and do not amend, alter or modify the actual terms or conditions of any insurance policy. Coverage is governed only by the terms and conditions of the relevant policy.

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# COLLEGE ATHLETIC ACCIDENT MEDICAL

## Eligible Operations:

- Intercollegiate (NCAA/NJCAA/NAIA) athletic programs
- Collegiate clubs and intramural sports programs

## Ineligible for this program:

- Student Accident and Sickness Program (Non-Athletic)

## K&K Benefits:

- Experienced & professional staff dedicated exclusively to servicing the K&K Coaches/Officials Program
- 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

Accident medical insurance solutions for colleges and universities insuring their student athletes participating in intercollegiate athletic programs. Coverage can extend to college club and intramural programs.

## Coverages Available & Program Highlights:

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### Excess Accident Medical

- Up to \$90,000 policy limit for NCAA Colleges and Universities
- Multiple deductible options including No Deductible and Aggregate Deductibles
- Expanded Medical coverage
- Coverage for HMO/PPO denials
- Coverage for pre-existing conditions

### Catastrophic Accident Medical

Insuring the world's fun.®



**Contact Information:**

P.O. Box 2338 Fort Wayne, IN 46801-2338

**College Athletic Accident Medical Program**

PHONE: 800-441-3994

FAX: 260.459.5120

EMAIL:

KK.Sports@kandkinsurance.com

WEB SITE:

www.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)

**Submission Instructions:**

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To request an insurance quotation through this program, please complete the appropriate PDF application (available at [www.kandkinsurance.com](http://www.kandkinsurance.com)) and submit as directed in the application. Coverage is subject to underwriting, may not be available to all applicants in all states, and may vary by state. It is important to carefully review the terms and conditions of any insurance quotation. Please contact a K&K representative if you have any questions.

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# COLLEGE ATHLETIC CATASTROPHIC ACCIDENT MEDICAL

## **Eligible Operations:**

- Intercollegiate (NCAA/NJCAA/NAIA) athletic programs
- Collegiate clubs and intramural sports programs

## **Ineligible for this program:**

- Student Accident and Sickness Program (Non-Athletic)

## **K&K Benefits:**

- Experienced & professional staff dedicated exclusively to servicing the K&K Coaches/Officials Program
- 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

Catastrophic accident medical insurance solutions for colleges and universities insuring their student athletes participating in intercollegiate athletic programs. Coverage can extend to college club and intramural programs.

## **Coverages Available & Program Highlights:**

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### Excess Accident Medical

- Up to \$5,000,000 Policy limit
- Minimum Deductible is \$25,000
- Expanded Medical coverage
- Coverage for HMO/PPO denials
- Coverage for pre-existing conditions
- Cat Cash Benefit option up to \$500,000
- 10 Year Benefit Period (Lifetime Benefit Period option available)

Insuring the world's fun.®

**Contact Information:**

P.O. Box 2338 Fort Wayne, IN 46801-2338

**College Athletic Catastrophic  
Accident Medical Program**

PHONE: 800-441-3994

FAX: 260.459.5120

EMAIL:

KK.Sports@kandkinsurance.com

WEB SITE:

www.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)

**Submission Instructions:**

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# COLLEGE ATHLETIC DEPARTMENTS

## Eligible Operations:

- College athletic associations and college athletic departments including intercollegiate sports, club sports and intramural sports.

## Ineligible for this program:

- Stand-alone legal liability for participants

## K&K Benefits:

- Experienced & professional staff dedicated exclusively to servicing the K&K Coaches/Officials Program
- 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

K&K's college athletic department insurance program offers property, liability, and other coverage designed for collegiate athletic associations and collegiate athletic departments.

- \$3,500 minimum premium

## Coverages Available & Program Highlights:

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### General Liability

- Legal Liability to Participants
- Broadened Coverage Form
- Volunteers as Additional Insureds
- No Deductible
- Employee Benefits Liability
- Sponsors, Lessors as Additional Insureds
- Sexual Abuse & Molestation Endorsement – per perp form (optional – subject to qualification based on minimum underwriting criteria and guidelines)

### Property

- Over 25 Property Enhancements

### Inland Marine

### Commercial Auto

### Directors and Officers Liability

### Crime

### Excess Liability

### Excess Accident Medical

### Catastrophic Accident Medical

### Event Cancellation & Non-appearance

(provided through Showstoppers)

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**Contact Information:**

P.O. Box 2338 Fort Wayne, IN 46801-2338

**Athletic Conferences Program**

PHONE: 800-441-3994

FAX: 260.459.5120

EMAIL:

KK.Sports@kandkinsurance.com

WEB SITE:

www.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)

**Submission Instructions:**

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To request an insurance quotation through this program, please complete the appropriate PDF application (available at [www.kandkinsurance.com](http://www.kandkinsurance.com)) and submit as directed in the application. Coverage is subject to underwriting, may not be available to all applicants in all states, and may vary by state. It is important to carefully review the terms and conditions of any insurance quotation. Please contact a K&K representative if you have any questions.

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# COMMUNITY CENTERS

## Eligible Operations:

(Including but not limited to)

- Boys & Girls clubs
- Community centers
- Jewish community centers
- YMCAs
- YWCAs
- Recreational organizations and facilities
- Centers offering before and after school and summer programs
- Must utilize appropriate waiver & release with established procedures

## Key Underwriting/Qualifying

**Factors** (Including but not limited to):

- Recreational organizations and facilities preferred
- Before and after school and summer programs
- Must utilize appropriate waiver & release with established procedures to obtain signatures

## Ineligible for this program:

Including but not limited to:

- Counseling, intervention or encounter groups
- Residential, habitation or dormitory operations
- Senior citizen day care operations
- Welfare and social services

## K&K Benefits:

- Experienced & professional staff dedicated exclusively to servicing the K&K Community Centers Program for over 20 years
- Carrier supported loss control services
- 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 offers coverage designed for community and youth center insurance organizations including Boys and Girls Clubs, YWCAs, YMCAs, and religious community centers. Commercial general liability, property, and other coverages are offered for centers offering both adult and youth activities.

## Coverages Available & Program Highlights:

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### General Liability

- Admitted or Non-admitted Basis
- Broadened Coverage Form
- Non-auditable Policy
- Legal Liability to Participants
- Liquor Liability
- Employee Benefits Liability
- Stop Gap Liability

### Property

### Inland Marine

### Crime

### Commercial Auto

### Excess Liability

### Workers' Compensation

### Directors' & Officers' Not for Profit

### Event Cancellation & Non-appearance

## Common Associated Exposures:

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- |                             |                                                |
|-----------------------------|------------------------------------------------|
| - Day camps                 | - Recreational, craft, or educational programs |
| - Fitness/exercise programs | - Swimming pools                               |
| - Field trips               | - Whirlpools, saunas, steamrooms               |
| - Restaurants/lounges       |                                                |

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**Contact Information:**

P.O. Box 2338 Fort Wayne, IN 46801-2338

**Community Centers Program**

PHONE: 877.355.0315

FAX: 260.459.5821

EMAIL:

KK.Recreation@kandkinsurance.com

WEB SITE:

www.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)

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**Submission Instructions:**

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To request an insurance quotation through this program, please complete the appropriate PDF application (available at [www.kandkinsurance.com](http://www.kandkinsurance.com)) and submit as directed in the application. Coverage is subject to underwriting, may not be available to all applicants in all states, and may vary by state. It is important to carefully review the terms and conditions of any insurance quotation. Please contact a K&K representative if you have any questions.

**Preliminary Underwriting Information Required:**

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- Application(s) (see below)
- ACORD application(s) for other requested coverages
- Five years of company loss runs
- Brochure (if available)
- Copy of waiver & release forms

**Community Centers Application(s):**

(Applications can be obtained from our web site: [kandkinsurance.com](http://kandkinsurance.com))

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**K&K Application(s)**

- Community Center Questionnaire
- General Application
- Abuse & Molestation Supplemental Questionnaire (if needed)
- Public Transportation Questionnaire (if needed)
- Liquor Liability Application (if needed)

**ACORD Application(s)**

- Property
- Crime
- Commercial Auto
- Inland Marine
- Excess Liability
- Workers' Compensation

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# DANCE INSTRUCTORS

Quote and buy coverage immediately online at [www.kandkinsurance.com](http://www.kandkinsurance.com)

## Eligible Operations:

A U.S.-based instructor aged 18 or older conducting private or group instruction in the following dance activities is eligible to enroll in this program:

- Acro dance/tumbling
- Ballet
- Ballroom
- Belly dancing
- Clogging
- Contemporary
- Country Western
- Cultural/ethnic
- Flamenco
- Folk dancing
- Hawaiian
- Hip hop
- Irish
- Jazz
- Latin
- Modern
- Salsa
- Scottish
- Square
- Swing
- Tango
- Tap
- Tumbling (floor only, no gymnastic apparatus)
- ZUMBA®

## Ineligible Operations:

This program does not provide coverage for the operation, ownership or maintenance of a fitness, sports or dance facility. For information regarding coverage for a dance school facility, please visit our Dance Schools Program page.

Certain operations are not eligible for coverage by this program. Ineligible operations include, but are not limited to the following (and are excluded from coverage):

- Instructors under the age of 18
- Instructor's employment as an exempt or a non-exempt employee of a school, university, or college

## K&K Benefits:

- Experienced & professional staff dedicated exclusively to servicing the K&K Dance School Program
- Over 70 years of experience providing sports, leisure and entertainment insurance
- In-house underwriting, policy administration 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 makes it easy to purchase affordable dance instructors liability insurance online. Insurance solutions are available for a variety of dance styles from ballet to ballroom, hip hop and jazz. This program provides independent dance teacher liability insurance for instructors directly supervising an individual or group in dance-related activities.

## Coverages Available & Program Highlights:

### General Liability

- Bodily Injury and Property Damage
- Personal and Advertising Injury
- Products and Completed Operations
- Professional Liability
- Medical Expense (other than participants)
- Bodily Injury to Participants
- Damage to Premises Rented to You

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**Contact Information:**

P.O. Box 2338 Fort Wayne, IN 46801-2338

**Dance Instructors**

Risk Purchasing Group Program

PHONE: **800.648.6406**

FAX: **260.459.5940**

EMAIL:

[info@danceinsurance-kk.com](mailto:info@danceinsurance-kk.com)

WEB SITE

[www.kandkinsurance.com](http://www.kandkinsurance.com)

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**Submission Instructions:**

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To request an insurance quotation through this program, please apply online or complete the appropriate PDF enrollment form (available at [www.kandkinsurance.com](http://www.kandkinsurance.com)) and submit as directed in the form. Coverage is subject to underwriting, may not be available to all applicants in all states, and may vary by state. It is important to carefully review the terms and conditions of any insurance quotation. Please contact a K&K representative if you have any questions.

- K&K enrollment form or apply online at [fitnessinsurance-kk.com](http://fitnessinsurance-kk.com)
- Full payment by check or credit/debit card

**Underwriting Information Required:**

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- Completed and signed enrollment form(s), if submitting via fax, mail or email (see below)
- Deposit payment by check or credit/debit card

**Dance Instructors Application(s):**

(Apply online at: [kandkinsurance.com](http://kandkinsurance.com))

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**K&K Application(s)**

- Dance Schools & Programs Enrollment Form
- RPG Directors' & Officers' Liability Enrollment Form

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# DANCE SCHOOLS

Quote and buy coverage immediately online at [www.kandkinsurance.com](http://www.kandkinsurance.com)

## Eligible Operations:

(Including but not limited to)

- Acro dance
- Ballet
- Ballroom
- Belly dancing
- Clogging
- Contemporary
- Country western
- Cultural/ethnic
- Flamenco
- Folk dancing
- Hawaiian
- Hip hop
- Irish
- Jazz
- Latin
- Modern
- Salsa
- Scottish
- Square
- Swing
- Tango
- Tap
- ZUMBA®

## Ineligible Operations:

(Including but not limited to)

- Acrobatic & circus skills training
- Ballroom rental facilities
- Banquet & reception halls
- Cabarets
- Dance halls
- Discotheques
- Night clubs
- Production companies
- Professional dance companies
- Professional touring companies
- Trampoline parks/facilities

## K&K Benefits:

- Experienced & professional staff dedicated exclusively to servicing the K&K Dance School Program
- Over 70 years of experience providing sports, leisure and entertainment insurance
- In-house underwriting, policy administration 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 offers liability insurance for dance schools and programs offering a variety of traditional and modern dance classes. The dance school insurance program offers insurance for a school or organization, including its employees and volunteers, for liability claims arising out of its operations. For eligible dance schools or programs, covered operations consist of operations and activities at the insured's locations involving registered participants, under the insured's direct supervision or organized by the insured, that have been reported to and approved by K&K, and for which the premium has been paid. Off-site competitions, demonstrations, parades, and fundraising activities directly associated with the school that are under the direct supervision or organized by the insured, and ancillary events or activities at off-site locations involving registered participants under direct supervision or organized by the insured that have been reported to and approved by K&K and for which the premium has been paid are also covered operations.

"Covered Operations" may also include birthday parties at the insured's premises, activities involving non-registered participants, and tournaments or competitions hosted by the insured, all of which are under the insured's direct supervision or organized by the insured, that have been reported to and approved by K&K and for which the premium has been paid.

For dance instructor coverage, please see our Dance Instructor Insurance program.

## Coverages Available & Program Highlights:

### General Liability

- Bodily Injury and Property Damage
- Personal and Advertising Injury
- Products and Completed Operation
- Professional Liability
- Medical Payments for Participant
- Premises Liability
- Hired Auto and Employers Nonowned Liability (not available in IL, LA, UT, VT and WI)
- Bodily Injury to Participant
- Broadening Endorsement
- Damage to Customers' Goods, Medical Personnel

Non-registered Member Activity Coverage (optional)

Equipment and Contents Coverage (optional) - not available in all states

Abuse, Molestation or Exploitation Defense Cost Reimbursement (optional)

Sexual Abuse & Sexual Molestation Liability (optional)

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### Key Exclusions:

- Abuse, molestation, or exploitation
- Asbestos
- Babysitting and/or childcare services
- Cap on losses from certified acts of terrorism
- Communicable Diseases
- Cryogenic chambers/therapy
- Cyber incidents, data compromise, and violation of statutes related to personal data
- Cycling (other than stationary)
- Employment-related practices
- Fireworks
- Fungi or bacteria
- Instruction/activity being held on or in open water (e.g.: lakes, ponds, ocean)
- Lead
- Massage therapy
- Medical, therapy, or health care services
- Nuclear energy liability
- Operations related, in whole or in part, to performance as an exotic dancer or any similar occupation in the adult entertainment industry
- Salon services or indoor tanning
- Sexually transmitted diseases
- Silica or silica-related dust
- Snowmobile
- Sports/rehabilitation services/therapy
- Swimming pools, saunas, steam rooms, jacuzzis, hot tubs, whirlpools, or spas (unless reviewed, approved, and premium paid)
- Total pollution with a building heating, cooling and dehumidifying enforcement, public safety and military personnel, ultimate equipment exception, and hostile fire exception
- Transportation of participants
- Unmanned aircraft

### Submission Instructions:

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To request an insurance quotation through this program, please apply online or complete the appropriate PDF enrollment form (available at [www.kandkinsurance.com](http://www.kandkinsurance.com)) and submit as directed in the form. Coverage is subject to underwriting, may not be available to all applicants in all states, and may vary by state. It is important to carefully review the terms and conditions of any insurance quotation. Please contact a K&K representative if you have any questions.

- Payment by check or credit/debit card

### Underwriting Information Required:

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- Completed and signed enrollment form(s), if submitting via fax, mail or email (see below)
- Deposit payment by check or credit/debit card

### Dance Schools & Program Application(s):

(Apply online at: [kandkinsurance.com](http://kandkinsurance.com))

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#### K&K Application(s)

- Dance Schools & Programs Enrollment Form
- RPG Directors' & Officers' Liability Enrollment Form

### Contact Information:

P.O. Box 2338 Fort Wayne, IN 46801-2338

### Dance Schools & Programs

Risk Purchasing Group Program

PHONE: **800.648.6406**

FAX: **260.459.5940**

EMAIL:

[info@danceinsurance-kk.com](mailto:info@danceinsurance-kk.com)

WEB SITE

[danceinsurance-kk.com](http://danceinsurance-kk.com)

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# DIRECTORS' AND OFFICERS' LIABILITY

Quote and buy coverage immediately online at [www.kandkinsurance.com](http://www.kandkinsurance.com)

## Eligible Operations:

Organizations that meet all the following criteria are eligible for coverage under this program subject to underwriting approval:

1. The organization has tax-exempt status as a not-for-profit organization.
2. The annual revenue of the organization from all sources is \$5,000,000 or less. (If greater than \$5,000,000 please submit for individual consideration).
3. The organization must not be a governmental entity or organization.

## Covered entities include but are not limited to:

- Camps
- Events
- Parades
- Chamber of commerce
- Fairs
- Shows
- Community centers
- Festivals
- Skating facilities
- Themed attractions
- 4 Wheel drive clubs
- Independent car clubs
- Sports car clubs
- Corvette clubs
- Motorcycle clubs
- Amateur sports organizations
- High school associations
- Intercollegiate associations

## Ineligible Operations:

Organizations that do not meet the three criteria listed under eligible operations.

## Optional Coverages

- Outside Services/Directorship
- Volunteer Worker Medical Payments (Only available to leisure-type risks)

Directors and officers of not-for-profit sports, leisure, and recreation entities choose K&K for liability insurance including coverage for claims arising out of allegations of errors, omissions, or wrongful acts committed by its directors, officers, employees, or volunteers.

K&K's not-for-profit Directors' and Officers' Liability Insurance responds to allegations of discrimination against a third party, acts beyond granted authority, failure to deliver services, wrongful dismissal, and wrongful employment practices. Defense costs are paid in addition to the limit of liability. Coverage is provided on a claims-made basis, applying only to claims first made during the coverage period.

## Coverages Available & Program Highlights:

Directors' & Officers' including Employment Practices Liability

- Separate Maximum Aggregate Limit of Liability for Directors' & Officers Coverage
- Separate Maximum Aggregate Limit of Liability for Employment Practices Liability Insurance
- Medical Payment Limit per person for Directors & Officers of the Named Insured

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**Contact Information:**

P.O. Box 2338 Fort Wayne, IN 46801-2338

**Directors and Officers**

Risk Purchasing Group Program

PHONE: **877.783.1161**

FAX: **260.459.5870**

EMAIL:

dno@kandkinsurance.com

WEB SITE

kandkinsurance.com

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**Submission Instructions:**

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- Full payment by check or credit/debit card

**Underwriting Information Required:**

---

- Completed and signed enrollment form(s), if submitting via fax, mail or email (see below)
- Deposit payment by check or credit/debit card

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# ESPORTS TEAMS AND EVENTS

## Eligible Operations:

- Amateur esports teams
- Professional esports teams
- Esports events

## Ineligible Operations:

- Extreme Fighting
- Mixed Martial Arts
- Ultimate Fighting

## Key Underwriting/Qualifying Factors (Including but not limited to):

- \$3,500 minimum account premium

## K&K Benefits:

- Experienced & professional staff dedicated exclusively to servicing the K&K Sports Programs for over 25 years
- 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

Trust our experienced underwriters to provide esports insurance for team operations, premises and operations liability, promotional events, and public appearances.

- Minimum premium: \$3,500

## Coverages Available & Program Highlights:

---

### General Liability

- Broadened Coverage Form
- Non-audited policy
- No Deductible
- Bodily Injury definition redefined
- Legal Liability to Participants
- Crisis response coverage
- Liquor Liability (in most states)
- Lessors, Co-promoters and Sponsors can be included as Additional Insureds
- Employee Benefits Liability
- Volunteers as Additional Insureds
- Sexual Abuse & Molestation Endorsement – per perp form (optional – subject to qualification based on minimum underwriting criteria and guidelines)

### Property

- Over 25 property coverage enhancements
- Equipment Breakdown
- Business Interruption

### Inland Marine

### Crime

### Commercial Auto

### Excess Liability

### Accident Medical (Participant Accident)

### Event Cancellation & Non-appearance (See Showstoppers)

### Workers' Compensation

## Common Associated Exposures:

---

- Team operations
- 24/7 Premises/Operations Liability Coverage
- Promotional Events and Public Appearances

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**Contact Information:**

P.O. Box 2338 Fort Wayne, IN 46801-2338

**eSports Insurance**

Sports Unit

PHONE: 800.441.3994

FAX: 260.459.5120

EMAIL:

KK.Sports@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)

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**Submission Instructions:**

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**Preliminary Underwriting Information Required:**

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- Application(s) (see below)
- ACORD application(s) for other requested coverages
- Five years of company loss runs, including current year
- Certificate of Insurance from vendors, independent contractors or exhibitors listing insured as additional insured
- Copies of all contracts (i.e. player, housing, sponsorship), codes of conduct
- Copy of procedure/rule manuals
- Copy of waiver & release forms
- SAM prevention and reporting policy

**eSports Application(s):**

(Applications can be obtained from our web site: [kandkinsurance.com](http://kandkinsurance.com))

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**K&K Application(s)**

- eSports Application
- Participant Accident Supplemental Application (if needed)
- Event Cancellation (if needed)
- Workers' Compensation (if needed)

**ACORD Application(s)**

- Property
- Computer Coverage
- Crime
- Commercial Auto
- Inland Marine
- Excess Liability

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# EVENT CANCELLATION (Showstoppers)

## Eligible Operations:

(Including but not limited to):

- Athletic and Sporting Events
- Motorsport events
- Community events
- Special events
- Concerts and Music Events
- Trade Shows and Exhibitions
- Conventions and Meetings
- Teleconference
- Fairs and Festivals

## Insurance coverage available

Event Cancellation and Non-appearance

## Key Underwriting/Qualifying Factors

(Including but not limited to):

- \$250 minimum premium per event
- Must be bound and paid for 14 days prior to the event

## K&K Benefits:

- Experienced & professional staff dedicated exclusively to servicing the Showstoppers K&K Event Cancellation Program
- 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
- K&K processes over 200,000 policy transactions and 40,000 claims annually
- 24-hour emergency claims phone service
- Insurance carriers rated "A" or higher by A.M. Best

K&K partners with Showstoppers to provide event cancellation insurance.

Please note that if you are seeking event cancellation coverage pertaining to Coronavirus COVID-19, this is not available as it is deemed a pre-existing condition and it is specifically excluded from all event cancellation policies issued through our program from January 2020 forward.

## Causes Of Loss May Include:

- Power failure
- Damage to leased or rented venues
- Damage to surrounding venues or infrastructure resulting in lack of access
- Failure of public transport facilities or denial of access
- Natural catastrophe such as earthquake or flood
- Adverse weather conditions (This coverage is broader than rain insurance and there are no rain gauge requirements.)
- Non-appearance of a Principal Speaker or Entertainer
- Inability to erect facilities at venue
- Disease outbreak (certain exclusions may apply)
- Labor Dispute/Strike risks
- Failure of TV broadcast
- Any other previously unforeseen cause not excluded under the wording
- Terrorism

The policy covers the normal contractual relationships of an event organizer which can be adapted for any changed circumstances.

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**Contact Information:**

Showstoppers, Seth Fleischer  
Aon Association Services, a division of Affinity  
Insurance Services, Inc.  
1120 20th St, NW, Suite 600  
Washington, DC 20036

**Event Cancellation Program**

PHONE: 202-429-8532 or  
800-432-7465 ext. 8532

FAX: 202.429.8584

EMAIL:  
seth.fleischer@affinitynonprofits.com

WEB SITE:  
asaeinsurance@aon.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)

All descriptions, summaries or highlights of coverage  
are for general informational purposes only and  
do not amend, alter or modify the actual terms  
or conditions of any insurance policy. Coverage is  
governed only by the terms and conditions of the  
relevant policy.

**Submission Instructions:**

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To request an insurance quotation through this program,  
please complete the appropriate PDF application (available  
at [www.kandkinsurance.com](http://www.kandkinsurance.com)) and submit as directed in the  
application. Coverage is subject to underwriting, may not be  
available to all applicants in all states, and may vary by state. It  
is important to carefully review the terms and conditions of any  
insurance quotation. Please contact Showstoppers (see contact  
information below) if you have any questions.

- Application
- Multiple events under one policy require a breakdown per  
event, including a limit and location address.
- We recommend that applications are received at a minimum  
of 45 days in advance of the event start date to ensure  
proper time for underwriting and quoting.
- Coverage must be bound and paid for by the quote  
expiration date

**Preliminary Underwriting Information  
Required:**

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- Application (See below)
- Multiple events under one policy require a breakdown  
per event, including a limit & location address

**Event Cancellation Application(s):**

(Applications can be obtained from our web site: [kandkinsurance.com](http://kandkinsurance.com))

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**K&K Applications**

- Event Cancellation and Non-appearance Application

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# EVENT PLANNERS

## Eligible Operations:

Fee-based professionals or businesses who have annual gross sales of \$2,000,000 or less, domiciled in the United States, that plan, organize, coordinate, and arrange public or private events and social gatherings for others.

## Ineligible Operations:

(Including but not limited to)

- Athletic event promoters
- Caterers
- Concert promoters
- Event production companies\*
- Rental companies
- Talent agencies/companies
- Travel agencies
- Owners of retail stores or event/banquet facilities

\*An event production company is a business that hosts events and profits from proceeds from their hosted events. (e.g.: ticket sales, merchandise, food, etc.)

## Notable Exclusions:

(in addition to any others in the issued policy)

- Abuse, molestation, harassment or sexual conduct
- Amusement devices including but not limited to any mechanical or non-mechanical rides, slides, pony rides, or inflatables
- Asbestos
- Communicable Diseases
- Designated operations exclusion - those activities listed as ineligible
- Employment-related practices
- Fireworks
- Lead
- Nuclear energy
- Operations outside of the U.S.
- Outside concessionaires and vendors working in conjunction with your business
- Violation of statutes that govern emails, faxes, phone calls, or other methods of sending materials or information

K&K's Event Planner liability insurance is designed for individuals and businesses who organize, coordinate, promote, and facilitate special events. Events may be social or corporate including corporate and charity events.

The Event Planner Insurance program is offered to event professionals who plan public or private events and who have annual gross sales of \$2,000,000 or less. Coverage does not include catering operations or facility exposures. Equipment and Contents coverage is also available to help protect an event planner's office supplies, equipment, furnishings, improvement and betterments, signs, and non-structural glass.

- No charge for additional Certificates of Insurance for our Event Planner Insurance Program.
- For those with annual gross sales exceeding \$2,000,000, please contact us for insurance options.

The Event Planner Insurance Program **does not** provide event liability coverage; please visit our Short-term Special Events or Special Events program pages for event insurance options.

## Coverages Available & Program Highlights:

### General Liability

- Bodily Injury and Property Damage
- Personal and Advertising Injury
- Products and Completed Operations
- Damage to Premises Rented to You
- Medical Expense (other than participants)

Abuse, Molestation, Harassment or Exploitation  
Defense Reimbursement (optional)

Equipment and Contents - Inland Marine (optional)

Hired Auto Liability and Non-Owned Auto Liability  
(not provided while in IL, LA, UT, VT, or WI) (optional)

Professional Liability (optional)

Sexual Abuse or Sexual Molestation Liability (optional)

Insuring the world's fun.®

**Contact Information:**

P.O. Box 2338 Fort Wayne, IN 46801-2338

**Event Planner Program**

Risk Purchasing Group Program

PHONE: 877.648.6404

FAX: 260.459.5502

EMAIL:

info@eventinsurance-kk.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)

**Submission Instructions:**

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To request an insurance quotation through this program, please complete the appropriate PDF application (available at [www.kandkinsurance.com](http://www.kandkinsurance.com)) and submit as directed in the application. Coverage is subject to underwriting, may not be available to all applicants in all states, and may vary by state. It is important to carefully review the terms and conditions of any insurance quotation. Please contact a K&K representative if you have any questions.

The following information is required 10 business days prior to the desired effective date:

- Completed and signed enrollment form
- Full payment by check or credit/debit card

**Underwriting Information Required:**

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- Completed and signed enrollment form(s) (see below)
- Deposit payment by check or credit/debit card

**Event Planner Application(s):**

(Applications can be obtained from our web site: [kandkinsurance.com](http://kandkinsurance.com))

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**K&K Application(s)**

- Event Planner Enrollment Form

All descriptions, summaries or highlights of coverage are for general informational purposes only and do not amend, alter or modify the actual terms or conditions of any insurance policy. Coverage is governed only by the terms and conditions of the relevant policy.

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# FAIRS & FAIRGROUNDS

## Eligible Operations:

- 4H fairs
- Agricultural expositions
- County fairs
- Livestock shows
- State fairs
- Fairground

## Ineligible Operations:

Including but not limited to:

Fair events involving extreme sports and extreme motorsports activities

## Key Underwriting Factors

- Management must have at least three years of fair management experience
- Minimum general liability premium: \$2,500.
- Minimum package coverage premium: \$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 offers package property and liability insurance designed for fairs and fairgrounds including agricultural fairs, state fairs, county fairs, 4-H fairs, livestock shows, and more. K&K's experienced underwriting team crafts coverage designed to address each fair's unique events and activities. For fairs and fairground insurance, our team is ready to help.

## 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 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                                         | - Interim events              |
| - Concerts                                               | - Livestock shows or auctions |
| - Concessionaires                                        | - Parades                     |
| - Demolition derbies                                     | - Rodeos                      |
| - Displays                                               | - Truck & tractor pulls       |
| - Fireworks                                              | - Vendors                     |
| - Horticultural, agricultural and home economic exhibits |                               |

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### **Contact Information:**

P.O. Box 2338 Fort Wayne, IN 46801-2338

### **Fairs & Fairgrounds Program**

PHONE: 800.553.8368

EMAIL:

KK.EventsAttractions@kandkinsurance.com

WEB SITE:

www.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)

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### **Submission Instructions:**

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To request an insurance quotation through this program, please complete the appropriate PDF application (available at [www.kandkinsurance.com](http://www.kandkinsurance.com)) and submit as directed in the application. Coverage is subject to underwriting, may not be available to all applicants in all states, and may vary by state. It is important to carefully review the terms and conditions of any insurance quotation. 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](http://kandkinsurance.com))

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#### **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

# Insuring the world's fun.®

# FESTIVALS

## Eligible Operations:

Including but not limited to:

- Arts & craft festivals
- City celebrations
- Ethnic festivals
- Exhibitions/ expositions
- Music festivals
- Holiday celebrations
- Themed festivals (e.g. rib fest, tulip festival, etc.)

## Ineligible Operations:

Including but not limited to:

- Festivals involving extreme sports and extreme motorsports activities

## Key Underwriting Factors

- Management must have at least three years festival/event management experience

## K&K Benefits:

- Experienced & professional staff dedicated exclusively to servicing the K&K Festival Program for over 20 years
- Proud member of International Festivals & Events Association (IFEA) as well as many state and regional organizations
- 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
- Festival clients enjoy non-auditable general liability policies and interest-free payment plan options

K&K offers festival insurance for events ranging from themed festivals to city celebrations crafted by our experienced underwriters. For smaller festivals that may require less complex coverage, please visit our Short-term Events program.

- Minimum premium for General Liability: \$2,500
- Minimum premium for package coverage: \$5,000

## 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 Volunteers
- Volunteers as Additional Insureds
- Contingent Ride Liability
- Fireworks Liability
- Liquor Liability
- Vendor/Exhibitor Coverage
- Employee Benefits Liability

### Directors and Officers Including Employment Practices Liability

### Property

- 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:

---

- Arts & crafts displays
- Food & beverage concessions
- Horticultural and home economics exhibits
- Parades

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### **Contact Information:**

P.O. Box 2338 Fort Wayne, IN 46801-2338

### **Festival Program**

PHONE: 800.553.8368

EMAIL:  
KK.EventsAttractions@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)

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### **Submission Instructions:**

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To request an insurance quotation through this program, please complete the appropriate PDF application (available at [www.kandkinsurance.com](http://www.kandkinsurance.com)) and submit as directed in the application. Coverage is subject to underwriting, may not be available to all applicants in all states, and may vary by state. It is important to carefully review the terms and conditions of any insurance quotation. 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
- Web site address
- Schedule of events

### **Festival Application(s):**

(Applications can be obtained from our web site: [kandkinsurance.com](http://kandkinsurance.com))

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#### **K&K Application(s)**

- Festival/Special Event/Parade Information Form
- 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
- Excess Liability
- Workers' Compensation

# Insuring the world's fun.®

# FITNESS INSTRUCTORS & PERSONAL TRAINERS

Quote and buy coverage immediately online at [www.kandkinsurance.com](http://www.kandkinsurance.com)

## Eligible Operations:

### Personal Trainers and Fitness Instructors offering:

- Acrobatic/partner yoga
- Acro dance
- Aerial/anti-gravity/suspended yoga (certified instructors only)
- Aerobics
- Aquatic exercise
- Cardio-kickboxing
- Children's fitness program
- Exercise
- Fitness bootcamp
- GYROTONIC®
- Hoop fitness
- Personal training
- Pilates
- Qigong
- Spinning
- Strength
- Tai chi
- Tumbling (floor only, no gymnastic apparatus)
- Yoga
- Zumba®

### Yoga Instructors:

- Acrobatic/partner yoga
- Aerial/anti-gravity/suspended yoga (certified instructors only)
- Ananda
- Anusara
- Ashtanga
- Dharma
- Forrest
- Hatha
- Hatha Flow
- Hot yoga
- Iyengar
- Jivamukti
- Kripalu
- Kundalini
- Mysore
- Power
- Prenatal & Postnatal
- Restorative
- Sivananda
- Vinyasa
- Yin

## Ineligible Operations:

Including but not limited to

- Certified athletic trainers
- Coaching organized competitive athletic teams
- Firearms training
- Military/paramilitary combat training
- Instructors under the age of 18
- Employment as an exempt or non-exempt employee of a school, university or college
- Tournaments or competitions

Liability insurance for fitness instructors and personal trainers is easy when you quote, apply, and buy online! Just answer a few questions, get a quote, and receive evidence of coverage immediately after payment via email.

Personal trainer and fitness instructor general liability coverage helps protect the insured from damages for bodily injury to others and for damage to the property of others resulting from fitness instruction activities. Insurance also provides coverage (professional liability) for wrongful acts (breach of duty, neglect, error, or omission in the discharge of fitness activities) that occur as a result of fitness instruction activities.

This program includes insurance for virtual fitness instruction under the insured's direct supervision or that is organized by the insured and accessible to clients only (through a private platform such as a password-protected website or a closed Facebook group).

The policy does not provide insurance for any training material that is accessible to the general public. The insured is to maintain all reasonable precautions when assessing potential new clients online, including but not limited to: health assessments, waivers and release forms, interviews with clients prior to instruction or training. Virtual training and instruction does not extend to gymnastic apparatuses, tumbling, stunting (including pyramids), and in-water activities.

- One-year and two-year insurance terms available.

## Coverages Available & Program Highlights:

### General Liability

- Bodily Injury and Property Damage
- Personal and Advertising Injury
- Products and Completed Operations
- Professional Liability
- Medical Expense (other than participants)
- Bodily Injury to Participant
- Damage to Premises Rented to You

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### **K&K Benefits:**

- Experienced & professional staff dedicated exclusively to servicing the K&K health and fitness programs for over 15 years
- Over 70 years of experience providing sports, leisure and entertainment insurance
- In-house underwriting, policy administration and claims services
- 24-hour emergency claims phone service
- Insurance carriers rated "A" or higher by A.M. Best
- Premium installment plans available

### **Contact Information:**

P.O. Box 2338 Fort Wayne, IN 46801-2338

### **Exercise Studio**

Risk Purchasing Group Program

PHONE: 800.648.6406

FAX: 260.459.5940

EMAIL:

fitnessrpg@aon.com

WEB SITE:

fitnessinsurance-kk.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)

### **Submission Instructions:**

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Please apply online or complete the appropriate PDF enrollment form (available at [www.kandkinsurance.com](http://www.kandkinsurance.com)) and submit as directed in the form. Coverage is subject to underwriting, may not be available to all applicants in all states, and may vary by state. It is important to carefully review the terms and conditions of any insurance quotation. Please contact a K&K representative if you have any questions.

- Deposit payment by check or credit/debit card

### **Underwriting Information Required:**

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- Completed and signed enrollment form(s), if submitting via fax, mail or email (see below)
- Full payment by check or credit/debit card

### **Exercise Studio Application(s):**

(Apply online at: [kandkinsurance.com](http://kandkinsurance.com))

### **K&K Application(s)**

- Exercise/Circuit/Personal Training Studio Enrollment Form

All descriptions, summaries or highlights of coverage are for general informational purposes only and do not amend, alter or modify the actual terms or conditions of any insurance policy. Coverage is governed only by the terms and conditions of the relevant policy.

# Insuring the world's fun.®

# FITNESS STUDIOS

Quote and buy coverage immediately online at [www.kandkinsurance.com](http://www.kandkinsurance.com)

## Eligible Operations:

Including but not limited to

- U.S.-based exercise studios or circuit training facilities with 3,000 square feet or less of leased or owned space per location.

## Ineligible Operations:

- Childcare services/facilities
- Climbing walls
- CrossFit Affiliate owners
- Dance, gymnastics, cheer, and martial arts schools
- Medical, therapy, or health care services
- Open access to members to utilize the facility on a self-directed basis
- Parkour/Ninja obstacle course programs and facilities
- Physical therapy
- Physicals or stress testing
- Programs designed for health disorders or diseases unless reported and approved by K&K
- Salon services or indoor tanning
- Saunas and steam rooms
- Sports medicine and rehabilitation
- Sports skills instructional facilities and programs
- Swimming pools, hot tubs, whirlpools,
- Jacuzzis, cold plunge
- Unattended or unstaffed 24-hour key card operations

\*An event production company is a business that hosts event and profit in all money proceeds of their hosted events. (e.g.: ticket sales/merchandise/food/etc.)

## Key Underwriting Factors

- Each location's square footage must be 3,000 square feet or less. For operations with locations over 3,000 square feet, contact us for information on other available programs.

K&K's fitness studio insurance is designed for exercise studios, circuit, and personal training facilities under 3,000 square feet. Fitness studio insurance offers important liability protection for the studio, including its employees. Coverage does not extend to independent contractors unless the optional coverage available with this program is purchased. Apply, buy, and get immediate coverage online.

## Coverages Available & Program Highlights:

### General Liability

- Bodily Injury and Property Damage
- Personal and Advertising Injury
- Products and Completed Operations
- Damage to Premises Rented to You
- Medical Expense (other than participants)
- Hired Auto Liability and Non-Owned Auto Liability (not available in IL, LA, UT, VT and WI)
- Professional Liability
- Bodily Injury to Participants
- Premises Liability Included

### Optional Coverages :

- Equipment and Contents - Inland Marine
- Abuse, Molestation or Exploitation Defense Reimbursement Coverage
- Liability for Independent Contractor (non-employees)
- Sexual Abuse or Sexual Molestation Liability

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**Contact Information:**

P.O. Box 2338 Fort Wayne, IN 46801-2338

**Fitness Studios Program**

Risk Purchasing Group Program

PHONE: 800.648.6406

FAX: 260.459-5940

EMAIL: [fitnessrpg@aon.com](mailto:fitnessrpg@aon.com)

WEBSITE: [www.kandkinsurance.com](http://www.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)

**Submission Instructions:**

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Please apply online or complete the appropriate PDF enrollment form (available at [www.kandkinsurance.com](http://www.kandkinsurance.com)) and submit as directed in the form. Coverage is subject to underwriting, may not be available to all applicants in all states, and may vary by state. It is important to carefully review the terms and conditions of any insurance quotation. Please contact a K&K representative if you have any questions

- Deposit payment by check or credit/debit card

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# FRATERNAL ORGANIZATIONS

## Eligible Operations:

Including but not limited to:

- American Legion
- Eagles
- VFW
- Moose
- Knights of Columbus
- Other fraternal and social organizations

## Note:

- Account must be in operation for at least five years
- Organization must have tax-exempt status as defined by the I.R.S.
- Operations must be overseen by a manager whose duties include staff reports to management and responsibility for hiring and retention
- Liquor liability may be available for risks that have a valid liquor license (servers must have formal training-TIPS/TAMS or equivalent)

## Ineligible for this program:

Including but not limited to:

- Organizations that have had a liquor license revoked, suspended, or have been fined.
- Any organization with "All you can drink" specials
- Off-site events open to the general public in which the applicant is acting as a promoter of the event, regardless if live entertainment is being provided for the event
- Organizations with swimming pool exposures where liquor is served or in any way available for consumption
- Social organizations at a college or university

## K&K Benefits:

- 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

Property and liability coverage is designed for a variety of fraternal organizations including the American Legion, Eagles, Knights of Columbus, and many other social organizations.

- Minimum Premium: \$3,500

## Coverages Available & Program Highlights:

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### General Liability

- Non-audited policy
- Broadened coverage form
- No deductible
- Bodily Injury definition redefined
- Crisis Response coverage
- Liquor Liability (in most states)
- Employee Benefits Liability

### Property

- More than 25 coverage enhancements
- Equipment Breakdown
- Business Interruption

### Inland Marine

### Crime

### Commercial Automobile

### Excess Liability

Event Cancellation & Non-appearance (provided through Showstoppers)

## Common Associated Exposures:

---

- Premises Liability
- Events held on premises for members and to the general public
- Restaurant and liquor operations for the benefit of members and guests

Insuring the world's fun®

**Contact Information:**

P.O. Box 2338 Fort Wayne, IN 46801-2338

**Fraternal Organizations**

Sports Unit

PHONE: 855.536.2431

FAX: 260.459.5120

EMAIL:

KK.Sports@kandkinsurance.com

WEB SITE:

www.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)

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**Submission Instructions:**

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To request an insurance quotation through this program, please complete the appropriate PDF application (available at [www.kandkinsurance.com](http://www.kandkinsurance.com)) and submit as directed in the application. Coverage is subject to underwriting, may not be available to all applicants in all states, and may vary by state. It is important to carefully review the terms and conditions of any insurance quotation. Please contact a K&K representative if you have any questions.

**Preliminary Underwriting Information Required:**

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- Application(s) (see below)
- ACORD application(s) for other requested coverages
- Five years of company loss runs, including current year
- Copy of Hall Rental Contracts
- Any event brochures

**Fraternal Order Application(s):**

(Applications can be obtained from our web site: [kandkinsurance.com](http://kandkinsurance.com))

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**K&K Application(s)**

- Fraternal Order Supplemental Application

**ACORD Application(s)**

- Property
- Crime
- Commercial Auto
- Computer Coverage
- Inland Marine
- Excess Liability

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# GROUP ACCIDENT MEDICAL

## Eligible Operations:

Including but not limited to:

- Alternative Community Service and Youth on Probation
- Athletic Officials
- Business Activities
- Camps and Conferences
- Childcare
- Church Activities
- Clubs
- JROTC
- Not-for-Profit Self-Help Housing Program
- Recreation Program
- Special Events
- Sports Accident
- Upward Bound Program
- Vocational and Rehabilitation Clubs
- Volunteer Group
- Youth Group

## Ineligible for this program:

- We cannot provide group medical accident insurance in the following states: MD, NH, NY and WA.

K&K offers accident medical insurance solutions for a variety of sports, leisure and social services organizations. Coverage for the group accident medical insurance program is not available in the following states: MD, NH, NY and WA.

Group accident medical insurance benefits include:

- Primary (first-to-pay) and excess (next-to-pay) plan options
- Covered out-of-pocket expenses like prescriptions, deductibles and copays on covered claims
- Coverage offered to all group participants
- Benefits for accident death or dismemberment, such as loss of limb, sight or hearing
- The option to pay by check, electronic check or credit card

## Coverages Available & Program Highlights:

Group Accident Medical Insurance  
Accidental Death and Dismemberment

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**Contact Information:**

P.O. Box 2338 Fort Wayne, IN 46801-2338

**Group Accident Medical**

PHONE: 855-742-3135

FAX: 260.459.5903

EMAIL:

groupaccident@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)

All descriptions, summaries or highlights of coverage are for general informational purposes only and do not amend, alter or modify the actual terms or conditions of any insurance policy. Coverage is governed only by the terms and conditions of the relevant policy.

**Submission Instructions:**

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To request an insurance quotation through this program, please complete the appropriate PDF application (available at [www.kandkinsurance.com](http://www.kandkinsurance.com)) and submit as directed in the application. Coverage is subject to underwriting, may not be available to all applicants in all states, and may vary by state. It is important to carefully review the terms and conditions of any insurance quotation. Please contact a K&K representative if you have any questions.

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# GYMNASTICS SCHOOLS AND CLUBS

## Eligible Operations:

- Artistic gymnastics
- Cheerleading
- Competitive gymnastics
- Group gymnastics
- Mobile gymnastics programs
- "Mommy & Me", "Me & My Pal", "Parent-tot"
- Ninja Zone®
- Pre-school gymnastics
- Recreational gymnastics
- Rhythmic gymnastics
- Sports acrobatics (USAG sanctioned)
- Trampolines (instruction/training, classes/programs only)
- Tumble buses
- Tumbling

## Ineligible Operations:

- Circus skill training
- Operations as a sports complex or multi-purpose facility, except for those sports(s) and/or subsidiary activities that have been reported, paid for, and approved by K&K.
- Trampoline parks/facilities (defined as any facility having multiple trampoline beds positioned closely together and used for recreational activities)

## K&K Benefits:

- Experienced & professional staff dedicated exclusively to servicing the K&K Gymnastics Schools/Clubs &/or Cheer Gyms Program
- Over 70 years of experience providing sports, leisure and entertainment insurance
- In-house underwriting, policy administration and claims services
- 24-hour emergency claims phone service
- Insurance carriers rated "A" or higher by A.M. Best
- Premium installment plans available

This program is designed for U.S.-based **gymnastics schools and clubs** specializing in the instruction of gymnastics, tumbling, cheerleading/dance, and related programs. The program offers protection for the school or club including its employees and volunteers, for liability claims arising out of its operations.

For eligible gymnastics schools and clubs, covered operations consist of operations and activities at the insured's locations involving registered participants, under the insured's direct supervision or organized by the insured, that have been reported to and approved by K&K, and for which the premium has been paid. Covered operations also include off-site competitions, demonstrations, parades and fundraising activities, and ancillary events or activities at off-site locations involving registered participants under the insured's direct supervision, or organized by the insured, that have been reported to and approved by K&K, and for which the premium has been paid.

Covered operations may also include birthday and social parties at the insured's premises, activities involving non-registered participants, and meets, competitions, or events hosted by the insured, all of which are under the insured's direct supervision or organized by the insured, that have been reported to and approved by K&K and for which the premium has been paid.

Note for cheer-only facilities: Please visit our Cheer Gym Program page for information; limits above \$1,000,000 are available.

## Coverages Available & Program Highlights:

### General Liability

- Bodily Injury and Property Damage
- Personal and Advertising Injury
- Products and Completed Operations
- Damage to Premises Rented to You
- Medical Expense (other than participants)
- Hired Auto and Employers' Nonownership Liability (not provided in IL, LA, UT, VT, & WI)
- Professional Liability
- Bodily Injury to Participants
- Medical Payments for Participants
- Premises Liability Included

### Optional Coverages

- Ancillary instructional or learning programs
- On-site Birthday Party Coverage
- Equipment and Contents - Inland Marine
- Abuse, Molestation, or Exploitation Defense Reimbursement Coverage
- Meets, Competitions and Events
- Parkour, Ninja, Free-running, Extreme tumbling, indoor obstacle courses coverage
- Excess Liability
- Directors and Officers Liability including Employment Practices Liability for Non for profits
- Sexual Abuse or Sexual Molestation Liability
- On-site Inflatable amusement devices
- Open gym, parents night out, special events
- Camps and clinics
- Swimming pools

**Contact Information:**

P.O. Box 2338 Fort Wayne, IN 46801-2338

**Gymnastics Schools and Clubs**

Risk Purchasing Group Program

PHONE: 800.648.6406

FAX: 260.459.5940

EMAIL:

info@gymnasticsinsurance-kk.com

WEBSITE:

gymnasticsinsurance-kk.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)

**Submission Instructions:**

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Please complete the appropriate PDF enrollment form and submit as directed in the form. Coverage is subject to underwriting, may not be available to all applicants in all states, and may vary by state. It is important to carefully review the terms and conditions of any insurance quotation. Please contact a K&K representative if you have any questions.

- Full payment by check or credit/debit card

**Underwriting Information Required:**

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- Fully completed and signed enrollment form)
- Deposit payment by check or credit/debit card

**Gymnastics Schools/Clubs Application(s):**

(Applications can be obtained from our website: [kandkinsurance.com](http://kandkinsurance.com))

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**K&K Application(s):**

- Gymnastics Schools/Clubs Enrollment Form
- RPG Directors' & Officers' Liability Enrollment Form
- Cheer Gym Enrollment Form

All descriptions, summaries or highlights of coverage are for general informational purposes only and do not amend, alter or modify the actual terms or conditions of any insurance policy. Coverage is governed only by the terms and conditions of the relevant policy.

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# HEALTH CLUBS BASIC SERVICES

## Eligible Operations

Including but not limited to

- Health Clubs
- Fitness and Training Centers
- Gyms
- Exercise Clubs
- CrossFit Affiliate Facilities

## Ineligible operations:

- Health clubs with annual sales greater than \$2,000,000
- Blood Analysis
- Climbing walls
- Dance facilities
- Drop-off childcare services
- Full-size trampolines
- Gymnastics and/or cheer facilities (please visit our gymnastics or cheer gym program pages)
- Martial Arts Facilities (please visit our martial arts program page)
- Medical, therapy, or health care services
- Physical therapy, physicals, or stress testing
- Sports medicine, rehabilitation, and/or therapy services

\* For information regarding insurance programs for dance, gymnastics, cheer, or martial arts schools/programs, please contact us.

\* Note: Smaller health & fitness facilities may qualify for coverage under one of K&K's Risk Purchasing Group programs  
(see reverse side for contact information)

## Key Underwriting/Qualifying

**Factors:** (Including but not limited to)

- Total annual sales should be \$2,000,000 or less (excluding revenue for initiation/sign-up fees)

Insurance for health clubs, fitness facilities, tennis and racquet clubs offering programs and services that may include circuit training, personal training, aerobics, yoga, Pilates, free weights, resistance and cardio machines, exercise group classes, non-contact martial arts, basketball, volleyball, racquet sports, whirlpool hot tubs, saunas, steam rooms, massage, babysitting, nutritional weight control, tanning, pro shops, snack bars, and 24-hour key card access facilities.

- Annual revenue must be \$2,000,000 or less (excluding revenue for initiation/sign-up fees) per location.
- 24-hour facility options available
- Health clubs that don't qualify under this program may be eligible for our Full Service, Basic Service, or Fitness Studio programs.

## Coverages Available & Program Highlights:

### General Liability

- Products-completed Operations
- Personal and Advertising Injury
- Bodily Injury to Participants
- Professional Liability
- Damage to Premises Rented To You
- Medical Expense Limit
- Hired Auto and Employers' Nonownership Liability (not provided in IL, LA, UT, VT & WI)

## Optional Coverages

- Inland Marine
- Supplies & Inventory
- Equipment & Contents
- Improvements & Betterments
- Signs
- Abuse, Molestation, or Exploitation Defense
- Reimbursement Coverage
- Liquor Liability
- Excess Liability
- Liability for Independent Contractor (non-employees)
- Sexual Abuse or Sexual Molestation Liability

## Common Associated Exposures:

- |                              |                          |
|------------------------------|--------------------------|
| - Group exercise classes     | - Pro shops              |
| - Massage                    | - Saunas and steam rooms |
| - Nursery, baby-sitting      | - Snack and juice bars   |
| - Nutritional weight control | - Tanning                |
| - Personal training          | - Whirlpool/hot tubs     |
| - Pilates                    | - Yoga                   |

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### **K&K Benefits:**

- Experienced & professional staff dedicated exclusively to servicing the K&K health and fitness programs for over 15 years
- Advertising presence in industry trade publications such as CBI, Club Industry and Fitness Management
- Over 70 years of experience providing sports, leisure and entertainment insurance
- In-house underwriting, policy administration and claims services
- 24-hour emergency claims phone service
- Insurance carrier rated "A+" by A.M. Best
- Premium installment plans available

### **Contact Information:**

P.O. Box 2338 Fort Wayne, IN 46801-2338

### **Health Clubs Basic Services**

#### **Risk Purchasing Group Program**

PHONE: 800.648.6406

FAX: 260.459.5940

EMAIL:

fitnessrpg@aon.com

WEB SITE:

www.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)

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### **Submission Instructions:**

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To apply for coverage through this program, please complete the appropriate PDF application (available at [www.kandkinsurance.com](http://www.kandkinsurance.com)) and submit as directed in the application. Coverage is subject to underwriting, may not be available to all applicants in all states, and may vary by state. It is important to carefully review the terms and conditions of any insurance quotation. Please contact a K&K representative if you have any questions.

- K&K applications
- Deposit payment by check or credit/debit card

### **Preliminary Underwriting Information Required:**

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- Fully completed & signed enrollment form

### **Health & Fitness Application(s):**

(Applications can be obtained from our web site: [kandkinsurance.com](http://kandkinsurance.com))

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#### **K&K Application(s)**

- Health Club Basic Service Enrollment Form

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# HEALTH CLUBS FULL SERVICES

## Eligible Operations:

(Including but not limited to:)

- Exercise & sport clubs
- Fitness & training centers
- Gyms
- Health & wellness clubs
- Racquet & tennis clubs
- Sports & athletic clubs

## Ineligible for this program:

- Children's Fitness Facilities  
(Call 800-506-4856 to discuss eligibility)
- Swimming and Aquatic Centers
- Seasonal Swim or Tennis Associations and Clubs
- Climbing Wall Clubs
- Day Care Services (drop-off)

\*Note: Smaller health & fitness facilities may qualify for coverage under one of K&K's Risk Purchasing Group programs  
(see reverse side for contact information)

## K&K Benefits:

- Experienced & professional staff dedicated exclusively to servicing the K&K health and fitness programs for over 25 years
- Carrier supported loss control services
- Advertising presence in industry trade publications such as CBI, Club Industry and Fitness Management
- Over 70 years of experience providing sports, leisure and entertainment insurance
- In-house underwriting, policy administration and claims services
- 24-hour emergency claims phone service
- Insurance carriers rated "A" or higher by A.M. Best
- Premium installment plans available

## Key Underwriting/Qualifying

**Factors** (Including but not limited to):

- Must require members & non-members (guests) to sign waiver & release/hold harmless agreement
- \$3,000 minimum account premium

K&K's Full Service Health Club Insurance Program offers package property and liability coverage for full service health clubs, gyms, racquet and tennis clubs, and sports and athletic clubs. Competitively priced coverage designed for health clubs and reliable claims service makes K&K the choice of thousands of health clubs across the U.S.

- Minimum account premium: \$3,000
- For health clubs offering fewer services or with less complex coverage needs, please visit our basic service and limited services health club programs.

## Coverages Available & Program Highlights:

### General Liability

- Written on an Admitted Basis in Most States
- Broadened Coverage Form
- Non-auditable Policy
- Legal Liability to Participants
- Professional Liability Extension

### Property

- Newly Acquired or Constructed Building
- Newly Acquired Business Personal Property
- Ordinance & Law
- Off-premises Power Failure
- Water Back-up of Sewers & Drains
- Outdoor Signs
- Outdoor Property (trees, shrubs or plants)
- Property Off Premises
- Accounts Receivable/Valuable Papers & Records
- Replacement Cost Defined
- Covered Property Definition Redefined
- Equipment Breakdown Included

### Optional Coverages

- Liquor Liability
- Limited Tanning Liability
- Sub-contractors can be added as Additional Insureds
- Employee Benefits Liability
- Stop Gap Liability

### Inland Marine

Commercial Auto/Nonowned Hired Auto Liability

Crime

Excess Liability

Workers' Compensation

Event Cancellation & Non-appearance

(Offered through Showstoppers)

## Common Associated Exposures:

- |                           |                                |
|---------------------------|--------------------------------|
| - Baby-sitting/child care | - Restaurants/lounges          |
| - Climbing walls          | - Snack/juice bars             |
| - Diet/weight control     | - Spa services                 |
| - Massage therapy         | - Tanning                      |
| - Pro/sport shops         | - Whirlpools/saunas/steamrooms |
| - Personal training       |                                |

**Contact Information:**

P.O. Box 2338 Fort Wayne, IN 46801-2338

**\*Health Club Program - Full Service**

PHONE: 877.355.0315

FAX: 260.459.5821

EMAIL:

KK.Recreation@kandkinsurance.com

WEB SITE:

kandkinsurance.com

**For our Limited Service and Basic Service, please contact:**

Risk Purchasing Group Program

PHONE: 800.506.4856

FAX: 260.459.5590

EMAIL:

info@fitnessinsurance-kk.com

WEB SITE:

fitnessinsurance-kk.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)

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**Submission Instructions:**

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To request an insurance quotation through this program, please complete the appropriate PDF application (available on [www.kandkinsurance.com](http://www.kandkinsurance.com)) and submit as directed in the application. Coverage is subject to underwriting, may not be available to all applicants in all states, and may vary by state. It is important to carefully review the terms and conditions of any insurance quotation. Please contact a K&K representative if you have any questions.

**Preliminary Underwriting Information Required:**

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- Application(s) (see below)
- ACORD application(s) for other requested coverages
- Five years of company loss runs
- Copy of waiver & release forms (members, guests, tanning members)

**Health & Fitness Application(s):**

(Applications can be obtained from our web site: [kandkinsurance.com](http://kandkinsurance.com))

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**K&K Application(s)**

- Health Club–Full Service Information Form

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# HEALTH CLUBS LIMITED SERVICES

Quote and buy coverage immediately online at [www.kandkinsurance.com](http://www.kandkinsurance.com)

## Eligible Operations:

Including but not limited to:

- Health clubs with annual sales of \$500,000 or less

## Ineligible Operations:

Including but not limited to health clubs with:

- Annual sales more than \$500,000
- Childcare services/facilities
- Climbing walls
- CrossFit Affiliate owners
- Dance, gymnastics, cheer & martial arts schools
- Medical, therapy or health care services
- Parkour/Ninja obstacle course programs and facilities
- Physical therapy
- Physicals or stress testing
- Program designed for health disorders or diseases unless reported to and approved by K&K
- Indoor tanning
- Saunas or steam rooms
- Sports medicine
- Sports skills instructional facilities and programs
- Swimming pools, hot tubs, whirlpools, Jacuzzis, cold plunge
- Unattended or unstaffed 24-hour key card operations

\* For information regarding eligibility for dance, gymnastics, cheer, martial arts schools/classes, CrossFit affiliate owners and 24 hour fitness facilities, please contact us.

Liability and optional insurance coverage for health clubs and fitness facilities that offer programs and services including personal training, aerobics, yoga, Pilates, free weights, resistance, and cardio machines for their members.

- U.S.-based health clubs with annual sales of \$500,000 or less qualify for this program.
- Health clubs that don't qualify for this program may be eligible through our Basic Services, Full Service or Fitness Studio programs.

## Coverages Available & Program Highlights:

### General Liability

- Bodily Injury and Property Damage
- Personal and Advertising Injury
- Products and Completed Operations
- Damage to Premises Rented to You
- Medical Expense (other than participants)
- Hired Auto and Employers' Nonownership Liability (not provided in IL, LA, UT, VT & WI)
- Professional Liability
- Bodily Injury to Participants
- No Charge for Certificates of Insurance
- Premises Liability Included

### Optional Coverages

- Equipment and Contents - Inland Marine
- Abuse, Molestation, or Exploitation Defense Reimbursement Coverage
- Medical Payments for Participants Coverage
- Liability for Independent Contractor (non-employees)
- Sexual Abuse or Sexual Molestation Liability
- Primary limits of \$1,000,000 to \$5,000,000

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**K&K Benefits:**

- Experienced & professional staff dedicated exclusively to servicing the K&K health and fitness programs for over 15 years
- Over 70 years of experience providing sports, leisure and entertainment insurance
- In-house underwriting, policy administration and claims services
- 24-hour emergency claims phone service
- Insurance carriers rated "A" or higher by A.M. Best
- Premium installment plans available

**Contact Information:**

P.O. Box 2338 Fort Wayne, IN 46801-2338

**Health Clubs - Limited Service**

Risk Purchasing Group Program

PHONE: **800.648.6406**

FAX: **260.459.5940**

EMAIL:

[fitnessrpg@aon.com](mailto:fitnessrpg@aon.com)

WEB SITE:

[fitnessinsurance-kk.com](http://fitnessinsurance-kk.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)

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**Submission Instructions:**

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Please apply online or complete the appropriate PDF enrollment form (available at [www.kandkinsurance.com](http://www.kandkinsurance.com)) and submit as directed in the form. Coverage is subject to underwriting, may not be available to all applicants in all states, and may vary by state. It is important to carefully review the terms and conditions of any insurance quotation. Please contact a K&K representative if you have any questions.

- K&K enrollment form or apply online
- Deposit payment by check or credit/debit card

**Underwriting Information Required:**

---

- Completed and signed enrollment form(s), if submitting via fax, mail or email (see below)
- Deposit payment by check or credit/debit card

**Health Club - Limited Services Application(s):**

(Apply online at: [kandkinsurance.com](http://kandkinsurance.com))

**K&K Application(s)**

- Health Club - Limited Services Enrollment Form

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# HORSE RACING FACILITIES

## Eligible Operations:

- Harness Tracks
- Off-track Betting Parlors
- Quarter Horse Tracks
- Racino Gambling
- Simulcast Facilities
- Thoroughbred Tracks

## Ineligible for this program:

- Chariot Racing
- Dog Racing
- Steeplechase Events

## K&K Benefits:

- Experienced & professional staff dedicated exclusively to servicing the K&K Pari-mutuel Program for over 25 years
- 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 offers horse track insurance solutions for a variety of facilities including horse racing complexes, harness tracks, off-track betting parlors, quarter horse tracks, racino gambling facilities, simulcast facilities, and thoroughbred horse tracks.

- Minimum account premium: \$3,500

## Coverages Available & Program Highlights:

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### General Liability

- Legal Liability to Participants
- Horse Legal Liability
- Liquor Liability
- Employee Benefits Liability

### Property

### Inland Marine

### Commercial Auto

### Crime

### Excess Liability

### Jockey Accident Medical Coverage

### Workers' Compensation (in select states)

## Common Associated Exposures:

---

- |                               |                          |
|-------------------------------|--------------------------|
| - Casinos                     | - Hotel/Motel            |
| - Entertainment               | - Promotional activities |
| - Food & beverage concessions | - Restaurants/lounges    |
|                               | - Valet parking          |

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**Contact Information:**

P.O. Box 2338 Fort Wayne, IN 46801-2338

**Horse Racing Program**

PHONE: 800.440.5580

FAX: 260.459.5810

EMAIL:

KK.VenueGaming@  
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)

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**Submission Instructions:**

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To request an insurance quotation through this program, please apply online or complete the appropriate PDF application and submit as directed in the application. Coverage is subject to underwriting, may not be available to all applicants in all states, and may vary by state. It is important to carefully review the terms and conditions of any insurance quotation. 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 company loss runs
- Most current financial statement
- Copy of stall agreement

**Horse Racing Application(s):**

(Applications can be obtained from our web site: [kandkinsurance.com](http://kandkinsurance.com))

---

**K&K Application(s)**

- Horse Track Liability Information Form
- Horse Legal Liability Application
- Participant Legal Liability Horse Racing Supplemental Application
- Liquor Liability Application (if needed)
- Security Supplemental Information
- Jockey Accident Medical Proposal Request Form (if needed)

**ACORD Application(s)**

- Property
- Crime
- Commercial Auto
- Inland Marine
- Excess Liability

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# K-12 STUDENT ACCIDENT

## **Eligible Operations:**

- Students enrolled in school systems that partner with K&K Insurance for coverage.

## **Ineligible for this program:**

- Students who attend a school that is not enrolled in K&K's student accident insurance program.

The advantages of the K-12 Voluntary Student Accident Insurance Plan:

- Offered through school systems throughout America exclusively to students.
- Open enrollment throughout the school year
- Unrestricted choice of medical providers (Doctors, Hospitals, etc.)
- Designed to be affordable

**Note:** K-12 Voluntary Student Accident coverage is not available in the following States: Arkansas, Maryland, New Hampshire, New York and Washington.

## **Coverages Available & Program Highlights:**

---

At-School Accident Only

24-hour Accident Only

Extended Dental

Football

## **What information do I need to apply?**

Connect with K&K to become a participating school system.

For students attending participating schools, enrolling online is easy and should take only a few minutes:

- Find the name of the school district and state where the student attends school.
- We'll request each student's name and grade level.
- See the available plans and their rates; select coverage and continue to the next step.
- We'll request information about the student including name and email address.
- Enter information about the student to be covered.
- Enter credit card or eCheck payment information.
- Finally, print out a copy of the confirmation for your records.

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**Contact Information:**

P.O. Box 2338 Fort Wayne, IN 46801-2338

**K-12 Program**

PHONE: 855.742.3135

FAX: 260.459.5120

EMAIL: [info@studentinsurance-kk.com](mailto:info@studentinsurance-kk.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)

**Submission Instructions:**

---

To request an insurance quotation through this program, please apply online or complete the appropriate PDF application and submit as directed in the application. Coverage is subject to underwriting, may not be available to all applicants in all states, and may vary by state. It is important to carefully review the terms and conditions of any insurance quotation. Please contact a K&K representative if you have any questions.

**Underwriting Information Required:**

---

- Completed and signed enrollment form(s), if submitting via fax, mail or email (see below)
- Full payment by check or credit/debit card

**K&K Benefits:**

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- Experienced & professional staff dedicated exclusively to servicing the K&K Instructor Programs
- Over 70 years of experience providing sports, leisure and entertainment insurance
- In-house underwriting, policy administration and claims services
- 24-hour emergency claims phone service
- Insurance carriers rated "A" or higher by A.M. Best

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# LARGE AMATEUR SPORTS ASSOCIATIONS

## Eligible Operations:

- Amateur sports associations

## Ineligible Operations:

- Extreme Sports
- Mixed Martial Arts

## K&K Benefits:

- Experienced & professional staff dedicated exclusively to servicing the K&K Amateur Sports Associations Program for over 25 years
- 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

K&K's large amateur sports association insurance is designed for associations, leagues, and teams requiring additional property and liability coverage not offered through our quote-and-buy-online amateur sports teams, leagues and associations liability insurance program.

- Minimum premium: \$3,500

For amateur teams, leagues, and associations with less complex coverage needs, please visit our quote-and-buy-online Amateur Sports Teams, Leagues, and Associations program at [www.kandkinsurance.com](http://www.kandkinsurance.com)

## Coverages Available & Program Highlights:

---

### General Liability

- Broadened coverage form
- Non-audited policy
- No deductible
- Bodily Injury definition redefined
- Crisis Response coverage
- Fireworks Liability
- Liquor Liability (in most states)
- Legal Liability to Participants
- Lessors, co-promoters, and sponsors can be included as Additional Insureds
- Employee Benefits Liability
- Volunteers as Additional Insureds
- Sexual Abuse & Molestation Endorsement – per perp form (optional – subject to qualification based on minimum underwriting criteria and guidelines)

### Directors' and Officers' Liability including EPLI Property

- over 25 coverage enhancements
- Equipment Breakdown
- Business Interruption

### Inland Marine

### Crime

### Commercial Auto

### Excess Liability

### Accident Medical (Participant Accident)

### Event Cancellation and Non-appearance (provided through Showstoppers)

### Workers' Compensation

## Common Associated Exposures:

---

- |                                         |                       |
|-----------------------------------------|-----------------------|
| - Awards/banquets/ ceremonies           | - Fund-raisers        |
| - Food, souvenir & beverage concessions | - Games & exhibitions |
|                                         | - Tryouts & practices |

Insuring the world's fun.®

**Contact Information:**

P.O. Box 2338 Fort Wayne, IN 46801-2338

**Large Amateur Sports Associations**  
Sports Unit

PHONE: 800.441.3994

FAX: 260.459.5120

EMAIL:

KK.Sports@kandkinsurance.com

WEB SITE:

kandkinsurance.com

**Amateur Sports Teams, Leagues & Associations**

Risk Purchasing Group Program (RPG)

PHONE: 800.426.2889

FAX: 260.459.5105

EMAIL:

info@sportsinsurance-kk.com

WEB SITE:

sportsinsurance-kk.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)

All descriptions, summaries or highlights of coverage are for general informational purposes only and do not amend, alter or modify the actual terms or conditions of any insurance policy. Coverage is governed only by the terms and conditions of the relevant policy.

**Submission Instructions:**

To request an insurance quotation through this program, please complete the appropriate PDF application (available at [www.kandkinsurance.com](http://www.kandkinsurance.com)) and submit as directed in the application. Coverage is subject to underwriting, may not be available to all applicants in all states, and may vary by state. It is important to carefully review the terms and conditions of any insurance quotation. 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 company loss runs, including current year
- Certificate of Insurance from vendors, independent contractors or exhibitors listing insured as additional insured
- Copies of all contracts
- Copy of procedure/rule manuals
- Copy of waiver & release forms

**Amateur Sports Associations Application(s):**

(Applications can be obtained from our web site: [kandkinsurance.com](http://kandkinsurance.com))

**K&K Application(s)**

- Amateur Associations Application
- Participant Accident Supplemental Application (if needed)
- Event Liquor Liability Application (if needed)
- Abuse & Molestation Supplemental Questionnaire (if needed)
- Water Related Activities Supplemental (if needed)
- Nonowned/Hired Application (if needed)
- Fireworks Supplemental Application (if needed)
- Security Supplemental Information (if needed)
- Inflatables Liability Questionnaire (if needed)

**ACORD Application(s)**

- Property
- Computer Coverage
- Crime
- Commercial Auto
- Inland Marine
- Excess Liability

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# LARGE SPORTS CAMPS

## Eligible Operations:

- Youth and adult sports camps/clinics (day and/or overnight)
- College sports camps/clinics

## Ineligible Operations:

- Boot Camps
- Extreme Sports Camps/Clinics
- Mixed Martial Arts Camps/Clinics

## K&K Benefits:

- Experienced & professional staff dedicated exclusively to servicing the K&K Amateur Sports Associations Program for over 25 years
- 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

K&K's large sports camp insurance is designed for youth and adult sports camps and clinics requiring property and liability coverage not offered through our amateur sports camps and clinics liability insurance program. There must be a system in place for personnel screening, written sexual abuse and molestation procedures (including reporting) and criminal background checks performed.

- Minimum premium: \$3,500

For short-term youth sports camps and clinics with less complex coverage needs, please visit our Youth Sports Camps and Clinics program at [www.kandkinsurance.com](http://www.kandkinsurance.com) where you can quote, apply, and buy online and receive proof of coverage immediately.

## Coverages Available & Program Highlights:

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### General Liability

- Broadened coverage form
- Non-audited policy
- No deductible
- Bodily Injury definition redefined
- Crisis Response Coverage
- Abuse or Molestation Sexual Abuse & Molestation Endorsement – per perp form (optional – subject to qualification based on minimum underwriting criteria and guidelines)

### Property

- Over 25 coverage enhancements
- Equipment Breakdown
- Business Interruption

### Inland Marine

### Crime

### Commercial Auto

### Excess Liability

### Accident Medical (Participant Accident)

### Event Cancellation and Non-appearance (provided through Showstoppers)

### Workers' Compensation

Insuring the world's fun®

**Contact Information:**

P.O. Box 2338 Fort Wayne, IN 46801-2338

**Large Sports Camps**

PHONE: 800.441.3994

FAX: 260.459.5120

EMAIL:

KK.Sports@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)

All descriptions, summaries or highlights of coverage are for general informational purposes only and do not amend, alter or modify the actual terms or conditions of any insurance policy. Coverage is governed only by the terms and conditions of the relevant policy.

**Submission Instructions:**

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To request an insurance quotation through this program, please complete the appropriate PDF application (available at [www.kandkinsurance.com](http://www.kandkinsurance.com)) and submit as directed in the application. Coverage is subject to underwriting, may not be available to all applicants in all states, and may vary by state. It is important to carefully review the terms and conditions of any insurance quotation. Please contact a K&K representative if you have any questions.

**Preliminary Underwriting Information Required:**

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- Application(s) (see below)
- ACORD application(s) for other requested coverages
- Five years of company loss runs, including current year
- Certificate of Insurance from vendors, independent contractors or exhibitors listing insured as additional insured
- Copies of all contracts
- Copy of procedure/rule manuals
- Copy of waiver & release forms

**Amateur Sports Associations Application(s):**

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(Applications can be obtained from our web site: [kandkinsurance.com](http://kandkinsurance.com))

**K&K Application(s)**

- Amateur Associations Application
- Participant Accident Supplemental Application (if needed)
- Event Liquor Liability Application (if needed)
- Abuse & Molestation Supplemental Questionnaire (if needed)
- Water Related Activities Supplemental (if needed)
- Nonowned/Hired Application (if needed)
- Fireworks Supplemental Application (if needed)
- Security Supplemental Information (if needed)
- Inflatables Liability Questionnaire (if needed)

**ACORD Application(s)**

- Property
- Computer Coverage
- Crime
- Commercial Auto
- Inland Marine
- Excess Liability

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# LARGE SPORTS EVENTS

## Eligible Operations:

- Amateur sports events
- Professional sports events

## Key Underwriting/Qualifying Factors (Including but not limited to):

- Annual coverage available
- \$3,500 minimum account premium
- \$2,500 minimum premium-single event

Note: For smaller sports events with limited coverage needs contact our Risk Purchasing Group (see reverse side for contact information).

## Ineligible for this program:

- Extreme Sports
- Mixed martial arts

## K&K Benefits:

- Experienced & professional staff dedicated exclusively to servicing the K&K Sporting Events Program for over 15 years
- 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 if eligible

K&K's large sports event insurance is designed for events with more than 850 participants, over 2,500 spectators per day, or events where the number of event days is greater than six consecutive days (no minimum size limitation).

- Minimum Premium: \$3,500 (\$2,500 if single event)

For short-term amateur sports events with less complex coverage needs, please visit our Amateur Sports Tournaments and Events program at [www.kandkinsurance.com](http://www.kandkinsurance.com) where you can quote, apply, buy online, and receive proof of coverage immediately.

## Coverages Available & Program Highlights:

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General Liability (written on an admitted basis in most states)

- Broadened Coverage Form
- Non-audited policy
- No Deductible
- Bodily Injury definition redefined
- Volunteers and Sponsors Can be Added as Additional Insureds
- Crisis Response Coverage
- Liquor Liability (in most states)
- Legal Liability to Participants
- Employee Benefits Liability Available
- Sexual Abuse & Molestation Endorsement – per perp form (optional – subject to qualification based on minimum underwriting criteria and guidelines)

Directors and Officers Liability including EPLI

Property

- Over 25 property enhancements
- Equipment Breakdown
- Business Interruption

Inland Marine

Crime

Commercial Auto

Excess Liability

Accident Medical (Participant Accident)

Worker's Compensation

Event Cancellation & Non-appearance  
(Provided through Showstoppers)

## Common Associated Exposures:

---

- |                                         |                       |
|-----------------------------------------|-----------------------|
| - Awards/banquets/ ceremonies           | - Setup/teardown days |
| - Food, souvenir & beverage concessions | - Tryouts & practices |
|                                         | - Exhibition games    |

### Contact Information:

P.O. Box 2338 Fort Wayne, IN 46801-2338

### Large Sports Events Program

Sports Unit

PHONE: 800.441.3994

FAX: 260.459.5120

EMAIL:

KK.Sports@kandkinsurance.com

WEB SITE:

kandkinsurance.com

### Amateur Sports Tournaments & Events

Risk Purchasing Group Program

PHONE: 800.426.2889

FAX: 260.459.5105

EMAIL:

info@sportsinsurance-kk.com

WEB SITE:

sportsinsurance-kk.com

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### Submission Instructions:

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To request an insurance quotation through this program, please complete the appropriate PDF application (available at [www.kandkinsurance.com](http://www.kandkinsurance.com)) and submit as directed in the application. Coverage is subject to underwriting, may not be available to all applicants in all states, and may vary by state. It is important to carefully review the terms and conditions of any insurance quotation. Please contact a K&K representative if you have any questions.

### Preliminary Underwriting Information Required:

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- Application(s) (see below)
- ACORD application(s) for other requested coverages
- Five years of company loss runs, including current year
- Certificate of Insurance from vendors, independent contractors or exhibitors listing insured as additional insured
- Copy of procedure/rule manuals
- Copy of waiver & release forms
- Copies of all contracts

### Sports Events Application(s):

(Applications can be obtained from our web site: [kandkinsurance.com](http://kandkinsurance.com))

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#### K&K Application(s)

- Amateur Events Application or Pro Sports Events Application
- Triathlon Event Questionnaire (if needed)
- Water Related Events Questionnaire (if needed)
- Water Ski Schools Questionnaire (if needed)
- Hospitality Tents Preliminary Questionnaire (if needed)
- Sponsors Liability Supplemental Application (if needed)
- Participant Accident Supplemental Application (if needed)
- Security Supplemental Information (if needed)
- Nonowned/Hired Application (if needed)
- Event Liquor Supplemental Questionnaire (if needed)
- Fireworks Supplemental Application (if needed)
- Inflatable Liability Questionnaire (if needed)

#### ACORD Application(s)

- Property
- Crime
- Commercial Auto
- Computer Coverage
- Inland Marine
- Excess Liability

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# MARTIAL ARTS SCHOOLS

Quote and buy coverage immediately online at [www.kandkinsurance.com](http://www.kandkinsurance.com)

## Eligible Operations:

Martial Arts Schools teaching any of the following:

- Aikido
- Brazilian jiu jitsu
- Capoeira
- Chi kun
- Dim mak \*
- Fitness boxing (non-contact)
- Goju-ryu
- Haganah \*
- Hapkido
- Jeet kune do
- Judo
- Jiu jitsu
- Kali/escrima \*
- Karate
- Kenjitsu
- Kickboxing (cardio/fitness only)
- Kickboxing (contact/sparring)
- Krav maga
- Kung fu
- Mixed martial arts (Ultimate/extreme/cage fighting)\*
- Savate \*
- Sayoc kali \*
- Shaolinquan
- Taekwondo
- Tai chi
- Taijiquan
- Tang soo do
- Thai boxing/muay thai \*
- Wushu

Karate includes various styles such as: Chito-ryu, Goju-ryu, Isshin-ryu, Shuri-ryu, Kyokushinkai, Seido juku, Keichu do, Keichu-ryu, Shorin-ryn, Shotokan, Shito-ryu, Uechi-ryu, Wado-ryu, and Yoshukai karate.

\*Note: Coverage for these styles is available only to instruction and training programs. Events, competitions, and tournaments of these styles in which an insured's members participate are excluded and not covered under this program.

## Ineligible Operations:

including but not limited to

- The sport of boxing (contact/sparring)
- Training programs for law enforcement, public safety and military personnel
- Trampoline parks/facilities
- The sport of wrestling

The martial arts school insurance program is designed for U.S.-based martial arts schools and other organizations specializing in the instruction of martial arts. Protection is offered for the school or organization, including its employees and volunteers, for liability claims arising out of its operations. For eligible martial arts schools or programs, covered operations consist of premises, operations and activities involving registered participants of those activity(ies) under an insured's direct supervision or organized by an insured, which have been reported, paid for and approved by the company along with any ancillary event or activity held directly with the activity(s) at an insured's location(s) or at an approved off-site locations on an insured's behalf. Liability insurance and other optional coverages are offered, including equipment and contents coverage, tournament insurance, and birthday party coverage.

## Coverages Available & Program Highlights:

### General Liability

- Bodily Injury and Property Damage
- Personal and Advertising Injury
- Products and Completed Operations
- Damage to Premises Rented to You
- Medical Expense (other than participants)
- Hired Auto and Employers' Non-ownership Liability (not provided while in IL, LA, UT, VT & WI)
- Professional Liability
- Bodily Injury to Participants
- Medical Payments for Participants
- Premises Liability Included

Non-Registered Member Activity Coverage (optional)

Birthday Party Coverage (optional)

Equipment and Contents - Inland Marine (optional)

Abuse, Molestation, or Exploitation Defense

Reimbursement Coverage (optional)

Hosted Tournament Coverage (optional)

Directors' and Officers' Liability Including Employment Practices Liability for Not-for-Profit Organizations (optional)

Sexual Abuse or Sexual Molestation Liability (optional)

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### **K&K Benefits:**

- Experienced & professional staff dedicated exclusively to servicing the K&K Martial Arts Schools Program
- Over 70 years of experience providing sports, leisure and entertainment insurance
- In-house underwriting, policy administration and claims services
- 24-hour emergency claims phone service
- Insurance carriers rated "A" or higher by A.M. Best
- Premium installment plans available

### **Contact Information:**

P.O. Box 2338 Fort Wayne, IN 46801-2338

### **Martial Arts Schools & Programs**

Risk Purchasing Group Program

PHONE: 800.648.6406

FAX: 260.459.5940

EMAIL:

info@martialartsinsurance-kk.com

WEB SITE:

martialartsinsurance-kk.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)

### **Submission Instructions:**

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Please apply online or complete the appropriate PDF enrollment form (available at [www.kandkinsurance.com](http://www.kandkinsurance.com)) and submit as directed in the form. Coverage is subject to underwriting, may not be available to all applicants in all states, and may vary by state. It is important to carefully review the terms and conditions of any insurance quotation. Please contact a K&K representative if you have any questions.

- Payment by check or credit/debit card

### **Underwriting Information Required:**

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- Completed and signed enrollment form(s), if submitting via fax, mail or email (see below)
- Deposit payment by check or credit/debit card

### **Martial Arts Schools & Programs Application(s):**

(Apply online at: [kandkinsurance.com](http://kandkinsurance.com))

---

#### **K&K Application(s)**

- Martial Arts Schools & Programs Enrollment Form
- Amateur Sports RPG Directors' & Officers' Liability Enrollment Form

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# MOTORSPORTS EVENTS AND CAR CLUBS

## Eligible operations:

### Clubs

- Automotive Clubs
- Autocross
- Business Meetings
- Caravans
- Concours
- Gymkhanas
- Parade Participants
- Poker Runs
- Rallies
- Slaloms
- Social Functions
- Tours
- Other "one-car-at-a-time" events

### Events

- Boat racing
- Demo derbies
- Drag racing
- Monster Truck events
- Motorcycle racing
- Oval track racing
- Racing associations
- Ride & Drive events
- Road course events
- Snowmobile competitions

## Ineligible operations:

### Clubs

- Wheel-to-wheel racing
- Boating risks
- Hill climbs
- Drifting

### Events

- Noncompetitive participation facilities (i.e., go-kart concession tracks, off-road vehicle parks, mud parks)
- Drag boat racing

K&K is the go-to for motorsports insurance, providing commercial property and casualty and accident and health solutions designed to address the unique risks of the motorsports industry for over 70 years. Get on the right track with insurance for motorsports event promoters and car clubs crafted by our experienced underwriters.

## Coverages Available & Program Highlights:

### Clubs

#### General Liability

- Broadened Coverage Form
- Separate Bodily Injury to Participants Limit (for motorized events, waivers required)
- Official Vehicle Physical Damage
- Motorsports Errors and Omissions
- Fireworks Liability
- Cyber Risk (\$25,000 sublimit)
- Products Liability (food and beverage)
- Host Liquor Liability
- Customized motorsports policy language
- Additional insureds (including officials, car owners, drivers, pit crews, sponsors, persons or organizations operating, managing, sanctioning, sponsoring, or providing the premises for competitive covered programs)

#### Participant Accident

- Accidental Death and Dismemberment Benefit
- Accident Medical Benefit (available on Excess or Primary Basis)
- Temporary Total Disability-Weekly Accident Income Benefit
- Volunteer-Accident Medical Coverage for Motorsport Volunteers Property

#### Inland Marine

#### Crime

#### Commercial Auto

#### Liquor Liability

#### Excess Liability

#### Workers' Compensation

### Events

#### General Liability

- Broadened Coverage Form
- Separate Bodily Injury to Participants Limit (for motorized events, waivers required)
- Official Vehicle Physical Damage
- Motorsports Errors and Omissions
- Fireworks Liability
- Cyber Risk (\$25,000 sublimit)
- Products Liability (food and beverage)
- Host Liquor Liability
- Customized motorsports policy language
- Additional insureds (including officials, car owners, drivers, pit crews, sponsors, persons or organizations operating, managing, sanctioning, sponsoring, or providing the premises for competitive covered programs)

**Contact Information:**

P.O. Box 2338 Fort Wayne, IN 46801-2338

**Motorsport Events and Car Clubs**

PHONE: 800.348.1839

FAX: 260.459.5118

EMAIL:

KK.Motorsports@kandkinsurance.com

WEB SITE:

www.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)

**Submission Instructions:**

---

To request an insurance quotation through this program, please complete the appropriate PDF application (available at [www.kandkinsurance.com](http://www.kandkinsurance.com)) and submit as directed in the application. Coverage is subject to underwriting, may not be available to all applicants in all states, and may vary by state. It is important to carefully review the terms and conditions of any insurance quotation. Please contact a K&K representative if you have any questions.

**Preliminary Underwriting Information Required:**

---

- K&K Application(s) (see below)
- Five years of company loss runs
- Completed ACORD applications for other requested coverages
- Copy of contracts where insured assumes liability of others

**Independent Club Application(s):**

(Applications can be obtained from our web site: [kandkinsurance.com](http://kandkinsurance.com))

---

**K&K Application(s)**

- Motorsports Independent Car Club ICEL Application
- Motorsports Independent Motorcycle ICEL Application

**ACORD Application(s)**

- Property
- Commercial Auto
- Crime
- Inland Marine
- Excess Liability

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# MOTORSPORTS FACILITIES AND RACETRACKS

## Eligible Operations:

- Boat racing
- Demo derbies
- Drag racing
- Motorcycle racing
- Oval track racing
- Racing associations
- Road courses
- Snowmobile competitions

## Key Underwriting/Qualifying

### Factors (Including but not limited to):

- Must meet K&K motorsport insurability guidelines

## Ineligible for this program:

- Noncompetitive participation facilities (i.e., go kart concession tracks, off-road vehicle parks, mud parks)
- Drag boat racing

## K&K Benefits:

- Experienced & professional staff dedicated exclusively to servicing the K&K Motorsports Programs for over 70 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
- Interest-free premium installment plans available

From world-renowned facilities to local tracks and events, K&K offers commercial general liability and property insurance solutions for the motorsports industry. For over 70 years, K&K Insurance is the name the motorsports industry trusts for specialty coverage.

## Coverages Available & Program Highlights:

---

### General Liability

- Broadened Coverage Form
- Separate Limits for Bodily Injury to Participants
- Expanded Bodily Injury Definition
- Personal and Advertising Injury definition expanded
- Official Vehicle Physical Damage
- Motorsports Errors & Omissions
- Fireworks Liability
- Host Liquor Liability
- Cyber Risk (\$25,000 sublimit)
- Customized motorsport policy language
- Additional insureds (including officials, car owners, drivers, pit crews, sponsors, persons or organizations operating, managing, sanctioning, sponsoring, or providing the premises for competitive covered programs)

### Participant Accident Coverage

- Accidental Death and Dismemberment Benefit
- Accident Medical Benefits (available on Excess or Primary Basis)
- Limits up to \$1,000,000
- Temporary Total Disability-Weekly Accident Income Benefit
- Volunteer-Accident Medical Coverage for Motorsport Volunteers

### Property

### Crime

### Inland Marine

### Commercial Auto

### Liquor Liability

### Excess Liability

### Event Cancellation & Non-appearance

### Workers Compensation

## Additional Products:

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- Contingency/Prize Indemnity
- Employment Practices Liability
- High Limit Disability
- Products Liability

Insuring the world's fun®



**Contact Information:**

P.O. Box 2338 Fort Wayne, IN 46801-2338

**Motorsports Facilities & Racetracks Program**

PHONE: 800.348.1839

FAX: 260.459.5118

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)

**Submission Instructions:**

---

To request an insurance quotation through this program, please complete the appropriate PDF application (available at [www.kandkinsurance.com](http://www.kandkinsurance.com)) and submit as directed in the application. Coverage is subject to underwriting, may not be available to all applicants in all states, and may vary by state. It is important to carefully review the terms and conditions of any insurance quotation. Please contact a K&K representative if you have any questions.

**Preliminary Underwriting Information Required:**

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- K&K Application(s) (see below)
- ACORD application(s) for other requested coverages
- Five years of company loss runs
- Diagram of event locations
- Schedule of events
- Copies of contracts where insured assumes liability of others

**Motorsports Facilities & Racetracks Application(s):**

(Applications can be obtained from our web site: [kandkinsurance.com](http://kandkinsurance.com))

---

**K&K Application(s)**

- Motorsport Facilities Application (if needed)
- Property Insurance Questionnaire (if needed)
- Premises Liability Insurance Application (if needed)
- General Application (if needed)
- Permanent Facility Event Enrollment Form (if needed)
- Temporary Event Motorsports Enrollment Form (if needed)
- Liquor Liability (if needed)
- Fireworks Application- Motorsports (if needed)

**ACORD Application(s)**

- Property
- Commercial Auto
- Crime
- Inland Marine
- Excess Liability

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Insuring the world's fun.®

# MOTORSPORTS OWNERS AND SPONSORS

## Eligible Operations:

(Including but not limited to):

- Drivers
- Race team owners
- Event sponsors
- Race team sponsors
- Racing associations

## Key Underwriting/Qualifying Factors

(Including but not limited to):

- \$1,000,000 minimum underlying coverage required
- \$1,500 minimum premium

## Ineligible for this program:

- Drag boat racing
- Jet vehicle exhibition/racing
- Mud bogs

## K&K Benefits:

- Experienced & professional staff dedicated exclusively to servicing the K&K Motorsports Programs for over 70 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

This program helps protect the interests of racing owners or sponsors for covered losses where the facility's or sanctioning body's insurance limits or coverage are insufficient for possible claims in which the owner, sponsor, or driver is named.

## Coverages Available & Program Highlights:

---

### General Liability

- Spectator Liability
- Bodily Injury to Participants
- No Bodily Injury Deductible
- Incidental Products Coverage
- Primary Test & Tune available
- Cyber Risk (\$25,000 sublimit)

## Additional Products:

---

### Auto/Shop Liability

### Commercial Coverage For Race Teams

- Auto Liability
- Building
- Business Personal Property
- General Liability (Non-racing)
- Workers' Compensation

### Contingency/Prize Indemnity

### Contractual Indemnity

### Disability Income For Crew Chiefs & Drivers

### Excess Liability

### Participant Accident for Tuning & Testing

### Products Liability

### Ocean Marine

### Off-track & Storage Coverage for Competition Vehicles and Racing Equipment

### World Wide Liability

### Workers' Compensation

Insuring the world's fun®

**Contact Information:**

P.O. Box 2338 Fort Wayne, IN 46801-2338

**Racing Owners & Sponsors 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)

**Submission Instructions:**

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To request an insurance quotation through this program, please complete the appropriate PDF application (available at [www.kandkinsurance.com](http://www.kandkinsurance.com)) and submit as directed in the application. Coverage is subject to underwriting, may not be available to all applicants in all states, and may vary by state. It is important to carefully review the terms and conditions of any insurance quotation. Please contact a K&K representative if you have any questions.

**Preliminary Underwriting Information Required:**

---

- K&K Application(s) (see below)
- Four years of company loss runs
- Copy of sponsorship agreement/contract

**Racing Owners & Sponsors Application(s):**

(Applications can be obtained from our web site: [kandkinsurance.com](http://kandkinsurance.com))

---

**K&K Application(s)**

- Motorsports Racing Owners & Sponsors Liability Application

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Insuring the world's fun.®

# MOTORSPORTS RACE SHOP AND RACE TEAM INSURANCE

## Eligible Operations:

Including but not limited to:

- Drivers
- Race shops
- Race teams
- Racing associations
- Racing service & repair shops
- Show car exhibitions

## Additional Products:

Auto/Shop Liability  
Contingency/Prize Indemnity  
Contractual Indemnity  
Disability Income For Crew Chiefs & Drivers  
Employment Practices Liability  
Ocean Marine  
On Track Crash Damage (for certain classes)  
Participant Accident for Tuning & Testing  
Products Liability  
Workers' Compensation

## Key Underwriting/Qualifying Factors

Including but not limited to:

Race Teams  
minimum premium - \$500  
Owners & Sponsors  
as low as \$1,000  
Off-track & Storage  
minimum premium - \$500

## Ineligible for this program:

- Hospitality/catering risks must be related to racing exposure only

Note: For more underwriting information see individual program sheets for Racing Owners & Sponsors Liability and Off-track & Storage.

Race teams, drivers, and race shops know that K&K Insurance has been the go-to for motorsports insurance for over 70 years, providing commercial property and casualty insurance solutions for the motorsports industry.

## Coverages Available & Program Highlights:

General Liability

- Liability Provided While Away From Premises
- Incidental Products Coverage for Promotional Operations/Souvenir Sales

Excess Liability

Participant Accident for tuning and testing

Business Auto Including Transporters

Garage Keeper's Legal Liability

Building & Business Personal Property

Broadened Coverage Enhancement for Property

Business Income and Extra Expense

Crime

Cyber Risk (\$25,000 sublimit)

Electronic Data Processing Equipment

Workers' Compensation

Contingency and Prize Indemnity

Contractual Indemnity

Disability Income for drivers and crew chiefs

Employment Practices Liability

Ocean Marine

On-Track Crash Damage (for certain classes)

Products Liability

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### **K&K Benefits:**

- Experienced & professional staff dedicated exclusively to servicing the K&K Motorsports Programs for over 70 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

### **Contact Information:**

P.O. Box 2338 Fort Wayne, IN 46801-2338

### **Race Team 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)

All descriptions, summaries or highlights of coverage are for general informational purposes only and do not amend, alter or modify the actual terms or conditions of any insurance policy. Coverage is governed only by the terms and conditions of the relevant policy.

### **Submission Instructions:**

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To request an insurance quotation through this program, please complete the appropriate PDF application and submit as directed in the application. Coverage is subject to underwriting, may not be available to all applicants in all states, and may vary by state. It is important to carefully review the terms and conditions of any insurance quotation. Please contact a K&K representative if you have any questions.

### **Preliminary Underwriting Information Required:**

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- K&K Application(s) (see below)
- ACORD application(s) for other requested coverages
- Five years of company loss runs

#### **For Workers' Compensation**

- Five years of company loss runs (including current year)
- Experience Modification Worksheet

### **Race Teams Application(s):**

(Applications can be obtained from our web site: [www.kandkinsurance.com](http://www.kandkinsurance.com))

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#### **K&K Application(s)**

- Race Team Supplemental  
(use in conjunction with ACORD General Applicant Information)
- Motorsports Racing Owners & Sponsors Liability Application  
(if needed)
- Motorsports Off-track & Storage Application (if needed)

#### **ACORD Application(s)**

- Commercial Insurance
- Property
- Electronic Data Processing
- Inland Marine
- Crime
- Commercial General Liability
- Commercial Auto
- Garagekeepers Legal Liability
- Excess Liability
- Workers' Compensation

# Insuring the world's fun.®

# MOTORSPORTS SANCTIONING BODIES

## Eligible Operations:

- Boat racing
- Drag racing
- Drifting
- Motorcycle racing
- Oval track racing
- Snowmobile racing
- Sports Car racing
- Tractors Pulling

## Ineligible for this program:

- Drag boat racing
- Go Kart racing

**Motorsports Sanctioning Bodies** know that K&K Insurance has been the go-to for motorsports insurance for over 70 years, providing commercial property and casualty and accident and health insurance solutions for the motorsports industry.

## Coverages Available & Program Highlights:

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### General Liability

- Broadened Coverage Form
- Separate Bodily Injury to Participants Limit (for motorized events, waivers required)
- Official Vehicle Physical Damage
- Motorsports Errors and Omissions
- Fireworks Liability
- Cyber Risk (\$25,000 sublimit)
- Products Liability (food and beverage)
- Host Liquor Liability
- Customized motorsports policy language
- Additional insureds (including officials, car owners, drivers, pit crews, sponsors, persons or organizations operating, managing, sanctioning, sponsoring, or providing the premises for competitive covered programs)
- Contingent Coverage available if primary coverage is provided by the facility or event promoter.

### Participant Accident Coverage

- Accidental Death and Dismemberment Benefit
- Accident Medical Benefit (available on Excess or Primary Basis)
- Temporary Total Disability-Weekly Accident Income Benefit
- Volunteer-Accident Medical Coverage for Motorsport Volunteers

### Property

Inland Marine

Crime

Commercial Auto

Liquor Liability

Excess Liability

Workers' Compensation

Insuring the world's fun.®

### **K&K Benefits:**

- Experienced & professional staff dedicated exclusively to servicing the K&K Motorsports Programs for over 70 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

### **Contact Information:**

P.O. Box 2338 Fort Wayne, IN 46801-2338

### **Sanctioning Bodies 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)

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### **Submission Instructions:**

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To request an insurance quotation through this program, please complete the appropriate PDF application (available at [www.kandkinsurance.com](http://www.kandkinsurance.com)) and submit as directed in the application. Coverage is subject to underwriting, may not be available to all applicants in all states, and may vary by state. It is important to carefully review the terms and conditions of any insurance quotation. Please contact a K&K representative if you have any questions.

### **Preliminary Underwriting Information Required:**

---

- K&K Application(s) (see below)
- ACORD application(s) for other requested coverages
- Five years of company loss runs

#### **For Workers' Compensation**

- Five years of company loss runs (including current year)
- Experience Modification Worksheet

### **Race Teams Application(s):**

(Applications can be obtained from our web site: [kandkinsurance.com](http://kandkinsurance.com))

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#### **K&K Application(s)**

- Race Team Supplemental  
(use in conjunction with ACORD General Applicant Information)
- Motorsports Racing Owners & Sponsors Liability Application  
(if needed)
- Motorsports Off-track & Storage Application (if needed)

#### **ACORD Application(s)**

- Commercial Insurance
- Property
- Electronic Data Processing
- Inland Marine
- Crime
- Commercial General Liability
- Commercial Auto
- Garagekeepers Legal Liability
- Excess Liability
- Workers' Compensation

# Insuring the world's fun.®



# OUTFITTERS & GUIDES LARGE OPERATIONS

## Eligible Operations:

- Adventure/challenge ropes course facilitators
- Canoeing and kayaking
- Hunting and fishing
- Indoor climbing gyms and centers
- Surfing
- Mountain biking
- Mountaineering
- Rafting
- Sailing
- Surfing

## Ineligible for this program:

- Adventure races
- Animal auctions
- Animal breeding or boarding
- ATV rentals
- Dog sledding
- Downhill or powder skiing
- Destination resorts
- Dude ranches
- 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 and bicycle rentals
- Steeplechase

## 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 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

The Outfitters and Guides Large Operations program offers insurance solutions for outfitter and guide operations with more complex insurance needs and that do not qualify for our limited services program. Management must have at least three years of management experience in the industry.

General liability minimum premium: \$1,500 except for:

- \$2,000 for new ventures in business less than one year
- \$2,500 for mountaineering, ropes and challenge courses

We also offer a Risk Purchasing Group Program for outfitter and guide operations meeting the following guidelines:

- Engaged in select activities
- Have gross receipts less than \$750,000
- In business for at least one year or 3 years of equivalent experience

## Coverages Available & Program Highlights:

General Liability  
Excess Liability  
Commercial Auto  
Inland Marine

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**Contact Information:**

P.O. Box 2338 Fort Wayne, IN 46801-2338

**Outfitters & Guides Program**

PHONE: 800.440.5580

FAX: 260.459.5810

EMAIL:

KK.VenueGaming@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)

All descriptions, summaries or highlights of coverage are for general informational purposes only and do not amend, alter or modify the actual terms or conditions of any insurance policy. Coverage is governed only by the terms and conditions of the relevant policy.

**Submission Instructions:**

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To request an insurance quotation through this program, please complete the appropriate PDF application (available at [www.kandkinsurance.com](http://www.kandkinsurance.com)) and submit as directed in the application. Coverage is subject to underwriting, may not be available to all applicants in all states, and may vary by state. It is important to carefully review the terms and conditions of any insurance quotation. Please contact a K&K representative if you have any questions.

**Preliminary Underwriting Information Required:**

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- Application(s) (see below)
- ACORD application(s)
- Five years of company loss runs
- Facility brochure (if available)
- Copy of waiver & release forms
- Website

**Outfitters & Guides Application(s):**

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Applications can be obtained from our web site:  
[kandkinsurance.com](http://kandkinsurance.com)

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# OUTFITTERS & GUIDES LIMITED OPERATIONS

Quote and buy coverage immediately online at [www.kandkinsurance.com](http://www.kandkinsurance.com)

## Eligible Operations:

- Backpacking
- Bicycle rental (no stand-alone operations)
- Bicycling tours (guided, less than 50 miles)
- Campgrounds (must be 50% or less of total revenues)
- Camping
- Cross-country skiing (must be 20% or less of total revenues)
- Eco tours
- Fishing (guided or non-guided)
- Hiking (guided)
- Hunting (guided)
- Kayak, canoe, raft, tube, paddle, and surfboard rental
- Operations – Class I, II, III rivers, flatwater
- Livery, shuttle, or transport services for the organization's operations
- Owned lodges and cabins (must be 50% or less of total revenues)
- Paddlefit
- Paddling schools
- Paddling,
- Paddleboarding (including stand-up)
- Retail sales (must be 80% or less of total revenues)
- Shoreline sailing (less than 1 mile from shore and must be 10% or less of total revenue)
- Skimboarding
- Snorkeling (must be 10% or less of total revenues)
- Snowshoeing
- Surfing
- Windsurfing

Note: The following incidental activities are insured: Retail sales of merchandise and equipment; food and beverage services; athletic courts; participation in demonstration days, trade shows, or events, but only for an activity designated as a covered activity; equipment rental for activities designated as a covered activity; office exposures for covered activities, motorized watercraft (less than 250hp) for covered designated activities, and camping.

Designed for outfitter and guide operations with gross receipts under \$750,000; retail cannot exceed 80% of the total receipts, and owned lodging cannot exceed 50% of total receipts. The insured must have been in business for at least one year or three years of equivalent experience to be eligible. For operations with more complex coverage needs, please see our Outfitters and Guides Large Operations program or contact K&K at 800-440-5580 to speak with an underwriter.

- Minimum premium: \$1,050.

## Coverages Available & Program Highlights:

### General Liability

- General Aggregate Limit \$5,000,000
- Personal & Advertising Injury
- Damage to Premises Rented to You
- Medical Payments EXCLUDED
- Products-Completed Operations Aggregate Limit
- Each Occurrence Limit up to \$3,000,000

### Equipment and Contents

- \$250-\$1,000 deductible (depends on limits)
- General Liability coverage must be purchased in conjunction with - Equipment and Contents
- All items must be insured to 100% replacement cost value
- No single item valued over \$5,000 individually

## 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 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

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### Contact Information:

P.O. Box 2338 Fort Wayne, IN 46801-2338

### Outfitters & Guides Program

PHONE: 800.440.5580

FAX: 260.459.5810

EMAIL:

KK.Recreation@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)

### Submission Instructions:

Please apply online at [www.kandkinsurance.com](http://www.kandkinsurance.com) or complete the appropriate PDF enrollment form and submit as directed in the form.

Coverage is subject to underwriting, may not be available to all applicants in all states, and may vary by state. It is important to carefully review the terms and conditions of any insurance quotation. Please contact a K&K representative if you have any questions.

- Full payment by check or credit/debit card

All descriptions, summaries or highlights of coverage are for general informational purposes only and do not amend, alter or modify the actual terms or conditions of any insurance policy. Coverage is governed only by the terms and conditions of the relevant policy.

### Notable Exclusions:

Including but not limited to:

- Abuse and molestation
- Aircraft, hot air balloons
- Airport
- All skiing (except cross-country, telemark, snowshoeing)
- Amusement device (arising out of the ownership, operation, maintenance, or use of any "amusement device") For purposes of this exclusion, "amusement device" means any device or equipment a person rides for enjoyment, including, but not limited to, any mechanical or non-mechanical ride, slide, or water slide including any ski or tow when used in connection with a water slide, moonwalk or moon bounce, bungee operation or equipment. "Amusement device" does not include any video arcade or computer game.
- Any water-related activities conducted more than one mile from shore
- Archery, skeet, trap, pistol ranges
- Asbestos
- ATVs
- Bouldering
- Bungee
- Canyoneering
- Class IV and V whitewater rivers
- Climbing, rappelling on manmade structures
- Employment practices
- E-foils
- Equine and saddle animals
- Fireworks
- Fungus
- Ice climbing
- Indoor rock-climbing gyms
- Injury or death to animals
- Land sailing and sand yachting
- Liquor
- Motorized vehicles
- Mountaineering (including mountain biking and rock or ice climbing)
- Professional liability
- Public storage operations
- Ropes and challenge courses
- Sailboat racing and stunting
- Securities and financial interest
- Snow sled (arising out of the ownership, operation, maintenance, use, loading or unloading of any equipment or device used for snow sledding, including but not limited to, any inflatable tube, saucer, sled, toboggan or bobsled. This exclusion does not apply when such equipment or device is used by you, your employee or ski patrol to provide emergency rescue or first aid)
- Snowmobiles (arising out of the ownership, operating, maintenance, use, loading or unloading of any snowmobile)
- Special events sponsored by the insured
- Sponsorship of races including but not limited to adventure races (including but not limited to the participation in or sponsoring of any Mud Runs or Tough Mudder Events)
- Stand-alone bicycle rental
- Stand-alone pontoon/boat rental
- Stand-alone ski equipment rental
- Watercraft/powerboats when testing, stunting racing or practicing
- Zip Lines

# Insuring the world's fun.®

# PERFORMER INSURANCE

Quote and buy coverage immediately online at [www.kandkinsurance.com](http://www.kandkinsurance.com)

## Eligible Operations:

- Actor portraying a historical person (actual or fictional)
- Balloon artist
- Belly dancer
- Caricature sketching
- Celebrity look-alike
- Clown
- Comedian
- Contortionist
- DJ or KJ
- Face/body painter (FDA approved - compliant paint only)
- Holiday character (Santa, Easter Bunny, etc.)
- Impersonator
- Impressionist
- Juggler
- Magician
- Mime
- Musician, singer or vocalist
- Poet
- Public speaker (subject to review and approval by K&K)
- Psychic, Fortune teller, Puppeteer
- Storyteller, theatrical performer (single event only)
- Tradeshow promotional model (subject to review and approval by K&K)
- Ventriloquist
- Western performer
- Yodeler

## Ineligible Operations:

Including but not limited to:

- Acrobatic or aerialist performer
- Actor or actress
- Circus performer
- Cosmetologist/Beautician
- Escape artist
- Fire handlers
- Group acts or bands
- Henna/Mehndi artist
- Hypnotist
- Jousting
- Mascot (college, high school, professional)
- Model (unless reported and approved by K&K)
- Performer putting on an athletic exhibition
- Performer using weapons (live ammunition or sharpened blades)
- Permanent tattoo and/or body piercing artist
- Production/entertainment companies
- Public speaker
- Pyrotechnician
- Rap, hip-hop, electronic, heavy metal, screamo, or techno musical entertainer, performer, DJ
- Strength performer
- Stripper/burlesque performer/exotic dancer
- Stunt performer
- Touring entertainer, performer

K&K provides performer liability insurance solutions often required by venues for a variety of solo performers including musicians, clowns, comedians, face painters, magicians, Santas, and other performers.

- The performer must be at least 18 years of age
- Annual gross income from the performer's activities cannot exceed \$300,000
- Information about insurance for groups of entertainers is available on our Bands and Performing Groups page.

## Coverages Available & Program Highlights:

### General Liability

- Bodily Injury and Property Damage
- Products and Completed Operations
- Damage to Premises Rented to You
- Medical Expense (other than participants)
- Bodily Injury to Participants Liability
- Medical Payments for Participants

## Key Underwriting/Qualifying Factors

(including but not limited to):

- Performer must be at least 18 years of age
- Annual gross income from the performer's activities cannot exceed \$300,000

Insuring the world's fun.®

### **K&K Benefits:**

- Experienced & professional staff dedicated exclusively to servicing the K&K Entertainer & Performer Program
- Over 70 years of experience providing sports, leisure and entertainment insurance
- In-house underwriting, policy administration, and claims services
- 24-hour emergency claims phone service
- Insurance carriers rated "A" or higher by A.M. Best

### **Contact Information:**

P.O. Box 2338 Fort Wayne, IN 46801-2338

### **Performer Insurance**

Risk Purchasing Group Program

PHONE: 800.328.2317

FAX: 260.459.5502

EMAIL:

entertainers@kandkinsurance.com

WEB SITE:

www.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)

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### **Submission Instructions:**

---

Please apply online or complete the appropriate PDF enrollment form (available at [www.kandkinsurance.com](http://www.kandkinsurance.com)) and submit as directed in the form. Coverage is subject to underwriting, may not be available to all applicants in all states, and may vary by state. It is important to carefully review the terms and conditions of any insurance quotation. Please contact a K&K representative if you have any questions.

- Full payment by check or credit/debit card

### **Underwriting Information Required:**

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- Completed and signed enrollment form(s), if submitting via fax, mail or email (see below)

### **Performers Application(s):**

(Apply online at: [kandkinsurance.com](http://kandkinsurance.com))

### **K&K Application(s)**

- Performer Enrollment Form

# Insuring the world's fun.®

# PRODUCTS LIABILITY

## Eligible Operations

(Including but not limited to):

- Auto, motorcycle, truck parts
- Baby products
- Boats & marine equipment
- Camping equipment
- Collector car kits, street rods, kit cars
- Custom motorcycle manufacturers
- Distributors
- Exercise equipment
- Furniture
- Gymnastic & martial art equipment
- Industrial products
- Importers
- Manufacturers
- Medical equipment
- New Ventures
- Nutraceuticals
- Racing equipment and parts
- Ski equipment, snow boards, skateboards
- Sports equipment
- Trailers & recreational vehicles
- Vitamins & Supplements

## Ineligible for this program:

(Including but not limited to):

- Aviation
- Latex gloves
- Tobacco products

## Qualifying Factors include:

- Vendor status/certificates of insurance
- U.S.-based operations
- Experience evaluation

K&K's Product Liability Insurance Program is designed for the motorsports, sports, leisure, and entertainment industries with an emphasis on automobile, motorcycle, sports equipment, boat, trailer, and amusement ride manufacturers. The program includes most sports and entertainment support industries for hard-to-place product liability classes.

## Coverages Available & Program Highlights:

---

### Products Liability Features

- Vendors as Additional Insureds
- Worldwide coverage
- Occurrence or Claims Made policy forms
- Deductible and SIR Options Available

General Liability (including products coverage)

Umbrella/Excess Liability

## K&K Benefits:

- Experienced & professional staff dedicated exclusively to servicing K&K's Products Liability clients
- Excellent relationships with several leading insurance carriers
- Active participation in product trade associations such as The International Boat Builders Exhibition & Conference (IBEX), International Health, Racquet & Sportclub Association (IHRSA), Specialty Equipment Market Association (SEMA) and International Association of Amusement Parks and Attractions (IAAPA)
- 24-hour emergency claims phone service
- Insurance carriers rated "A" or higher by A.M. Best
- Premium financing available
- Assistance with surplus lines tax filings

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**Contact Information:**

P.O. Box 2338 Fort Wayne, IN 46801-2338

**Products Liability Program**

PHONE: 800.927.4756

FAX: 847.953.2901

EMAIL:

KK.General@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)

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**Submission Instructions:**

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To request an insurance quotation through this program, please complete the appropriate PDF application (available at [www.kandkinsurance.com](http://www.kandkinsurance.com)) and submit as directed in the application. Coverage is subject to underwriting, may not be available to all applicants in all states, and may vary by state. It is important to carefully review the terms and conditions of any insurance quotation. Please contact a K&K representative if you have any questions.

**Preliminary Underwriting Information Required:**

---

- K&K Application(s) (see below)
- ACORD application(s) for other requested coverages
- Five years of current valued loss runs or equivalent
- Website address, brochure or narrative describing products and operations

**Products Liability Application(s):**

(Applications can be obtained from our web site: [kandkinsurance.com](http://kandkinsurance.com))

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**K&K Application(s)**

- Application for Product Liability Insurance

**ACORD Application(s)**

- Commercial Information
- General Liability
- Umbrella/Excess

Insuring the world's fun.®

# PROFESSIONAL SPORTS TEAMS AND LEAGUES

## Eligible Operations:

- Professional sports teams or league-wide programs
- Major and minor league sports teams
- Team-owned or managed sports facilities

## Ineligible for this program:

- National Football League
- Boxing\*
- Mixed Martial Arts\*
- Rugby\*
- Wrestling\*

\*Only spectator liability is offered for these sports.

## Minimum premiums:

- Minor League Baseball teams or leagues: \$5,000
- Major League Baseball teams or leagues: \$10,000
- Other professional sports teams or leagues: \$2,500

## Key Underwriting/Qualifying Factors

(Including but not limited to):

- Management must have at least three years management experience
- Waiver/release forms required for all activities where spectators participate
- Minimum account premiums:  
Minor League Baseball- \$5,000  
NFL- \$10,000  
Other professional teams- \$2,500

## K&K Benefits:

- Experienced & professional staff dedicated exclusively to servicing the K&K Professional Sports Program
- Endorsed by Minor League Baseball
- 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's experienced underwriters offer professional sports team insurance for major and minor league teams, leagues, and team-owned sports facilities.

## Coverages Available & Program Highlights:

### General Liability

- Broadened Coverage Form
- Non-audited policy
- No Deductible
- Bodily Injury definition redefined
- Crisis Response coverage
- Legal Liability to Participants
- Fireworks Liability
- Liquor Liability (in most states)
- Lessors and Sponsors Can be Included as Additional Insureds
- Employee Benefits Liability
- Sexual Abuse & Molestation Endorsement – per perp form (optional – subject to qualification based on minimum underwriting criteria and guidelines)

### Property

- Over 25 Property Enhancements
- Equipment Breakdown Included
- Business Interruption

### Inland Marine

### Crime

### Commercial Auto

### Excess Liability

Event Cancellation & Non-appearance - (provided through Show Stoppers)

Workers' Compensation (non-players)

## Common Associated Exposures:

Professional sports teams in the following areas:

- |              |            |
|--------------|------------|
| - Arena      | - Hockey   |
| - Football   | - Lacrosse |
| - Baseball   | - Soccer   |
| - Basketball | - Softball |
| - Football   | - Tennis   |
| - Golf       |            |

Related ancillary activities such as:

- Office premises
- Concessions
- Practice games
- Public appearances such as interviews and autograph signing sessions
- Entertainment prior to, at half time, post game

### Contact Information:

P.O. Box 2338 Fort Wayne, IN 46801-2338

### Professional Sports Teams and Leagues

PHONE: 800.441.3994

FAX: 260.459.5120

EMAIL:

KK.Sports@kandkinsurance.com

WEB SITE:

www.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)

All descriptions, summaries or highlights of coverage are for general informational purposes only and do not amend, alter or modify the actual terms or conditions of any insurance policy. Coverage is governed only by the terms and conditions of the relevant policy.

### Submission Instructions:

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### Preliminary Underwriting Information Required:

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- Application(s) (see below)
- ACORD application(s) for other requested coverages
- Five years of company loss runs, including current year
- Most current financial statement or pro forma on new business ventures
- Certificate of Insurance from vendors, independent contractors or exhibitors listing insured as additional insured
- Copies of all contracts
- Copy of operations manual
- Evidence of Work Comp (where applicable)

### Professional Sports Teams Application(s):

(Applications can be obtained from our web site: [kandkinsurance.com](http://kandkinsurance.com))

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#### K&K Application(s)

- Professional Sports Information Form (for all sports except baseball)
- National Association of Professional Baseball Leagues Information Form (baseball only)
- Baseball Team Property Checklist (if needed)
- Inflatable Liability Questionnaire (if needed)
- Nonowned/Hired Auto Questionnaire (if needed)
- Security Supplemental Information
- Fireworks Application
- Liquor Liability Application (if needed)
- Hot Tub Liability Questionnaire (if needed)

#### ACORD Application(s)

- Property
- Crime
- Commercial Auto
- Computer Coverage
- Inland Marine
- Excess Liability

# Insuring the world's fun.®

# RESORTS AND GUEST RANCHES

## Eligible Operations:

- Private or publicly held destination resorts and guest ranches with stay-and-play activities on-site

## 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
- Boutique Hotels
- Ski Resort
- Franchised hotels/motels
- Waterparks, amusement parks, etc. as primary reason for patronage to the facility.
- Homeowners associations
- Mobile Home Parks

## K&K Benefits:

- Experienced & professional staff dedicated exclusively to servicing the K&K Resort Program 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 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 (interest-free, fee-free)

K&K brings decades of underwriting and claims experience to our resort insurance and dude ranch insurance program. Coverage is offered to private or publicly held destination resorts and guest ranches offering a variety of activities.

- Manager must have 3 years of industry management experience
- \$5,000 Minimum Account Premium

## Coverages Available & Program Highlights:

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### 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
- Cyber Liability
- Crisis Response
- Sexual Abuse & Molestation Endorsement per perp form (subject to qualification based on minimum underwriting guidelines)

### Property

- More Than 25 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 (Civil Authority Expansion Available in certain states)
- Emergency Vacating Expenses Covered, Full Building Ordinance "A" Coverage

### Inland Marine

### Commercial Crime

### Commercial Auto

### Excess Liability

### Workers' Compensation

## Common Associated Exposures:

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

**Contact Information:**

P.O. Box 2338 Fort Wayne, IN 46801-2338

**Resorts/Guest Ranch Program**

PHONE: **877.355.0315**

EMAIL:  
KK.CampCgrdResort@  
kandkinsurance.com

WEB SITE:  
www.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)

All descriptions, summaries or highlights of coverage are for general informational purposes only and do not amend, alter or modify the actual terms or conditions of any insurance policy. Coverage is governed only by the terms and conditions of the relevant policy.

**Submission Instructions:**

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To request an insurance quotation through this program, please complete the appropriate PDF application (available at [www.kandkinsurance.com](http://www.kandkinsurance.com)) and submit as directed in the application. Coverage is subject to underwriting, may not be available to all applicants in all states, and may vary by state. It is important to carefully review the terms and conditions of any insurance quotation. Please contact a K&K representative if you have any questions.

**Preliminary Underwriting Information Required:**

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- 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)
- Diagram or "Plot Plan" of premises

**Resort/Guest Ranch Application(s):**

(Applications can be obtained from our web site: [kandkinsurance.com](http://kandkinsurance.com))

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**K&K Application(s)**

- Resort Insurance Application
- Fireworks Supplemental Application (if needed)
- Golf Course Supplemental (if needed)
- Herbicide/Pesticide Questionnaire (if needed)
- Guided Hunting/Fishing (if needed)
- Liquor Liability Application (if needed)
- Workers' Compensation Supplemental (if needed)
- Abuse and Sexual Misconduct Application (if needed)

**ACORD Application(s)**

- Property
- Crime
- Commercial Auto
- Inland Marine
- Excess Liability
- Workers' Compensation

Insuring the world's fun.®

# SHORT-TERM EVENTS

Quote and buy coverage immediately online at [www.kandkinsurance.com](http://www.kandkinsurance.com)

## Ineligible Operations:

(Including but not limited to)

- Activist rallies/marches/protests
- Airshows/events
- Animal obedience training
- Any events involving organized athletic events or competitions
- Any events or concerts involving rap, hip-hop, electronic heavy metal, screamo or techno DJ
- Any events held on an airport premises
- Any events honoring national or local celebrities or professional athletes
- Any events involving battle reenactments
- Any events involving in or on water activities
- Bonfires
- Christmas tree sales and lots
- Cinematography and photography for commercial use
- Circuses
- Color party, foam party, or raves
- Food eating contests
- Fraternity or sorority events (except alumni association off-site events that have been approved by K&K)
- Geocaching events
- Gun and knife shows
- Haunted attractions
- Health fairs/expositions
- Hunting, fishing, and hiking events
- Mazes (corn, hay, or fence)
- Parades (or any event involving a parade)
- Political events (except private fundraising auctions, benefits, dances, dinners)
- Pumpkin chunkin events
- Rodeos
- Seances
- Shooting events and activities (skeet, trap, clay, guns)
- Tailgating events (unless reported and approved by K&K)
- Tractor pulls
- Union meetings
- Walking and running events insured through our Walking and Running Insurance program

## Eligible Operations

The Short-term Event insurance program is designed for events that meet the following criteria:

- Total attendance is 12,000 or less
- Maximum number of consecutive event days is 10 (not including set-up or tear-down)
- Event is held at a single location (except for weddings – coverage can be extended to include the rehearsal, ceremony, and reception as a single event)
- Event must take place in the United States
- No charge for Certificates of Insurance
- For other event insurance solutions, please refer to our Special Events Insurance program.
- Concerts – other than rap, hip-hop, heavy metal/ screamo or techno/ electronic (call for approval)
- Conventions
- Debuts or debutante balls
- Dinners, luncheons, or showers
- Direct selling consultant
- Easter egg hunts
- Farmers' markets
- Festivals
- Film screening or showings
- Flea markets or swap meets
- Food cooking contests
- Graduation ceremonies
- Job fairs
- Lectures/seminars/ workshops
- Meetings
- Memorial services
- Pageants
- Parties
- Picnics (no in or on water activities)
- Poet or poetry readings
- Proms
- Quinceañeras
- Recitals (dance, music)
- Religious events
- Reunions
- Sales (bake, charity, consignment, estate, garage)
- School band or drill team competitions
- School carnivals (no rides/ inflatables)
- Showers (baby, bridal, wedding)
- Shows (animals-arena setting only, antique, art, baby, business, collector, consumer, craft, fashion, flower, garden, home, stage, wedding)
- Social gatherings or receptions
- Speaking engagements
- Talent searches/shows - children only
- Telethons
- Theatrical performances or musicals
- Wedding activities (rehearsal, ceremony, or reception)
- Walking tours (garden, holiday, parade of homes, historical sites) - single location parties

## Including but not limited to:

- After-prom parties (school-sponsored event only)
- Auctions
- Award presentations
- Ball/dances
- Banquets
- Bar mitzvah or bat mitzvah
- Bazaars
- Benefits
- Billiard events/tournaments
- Bingo games (for charity/ fundraising only)
- Book signings
- Card games/events (for charity/ fundraising only)
- Car/motorcycle/RV/boat shows-static display only
- Car washes (for charity/ fundraising only)
- Casino events (for charity/ fundraising only)
- Celebrations (holiday, New Year)
- Chamber of commerce business events/mixers
- Charity events
- Chess events
- Christmas caroling (single location)
- Christmas lighting ceremony



### **K&K Benefits:**

- Experienced & professional staff dedicated exclusively to servicing the K&K Short Term Special Events Program
- Over 70 years of experience providing sports, leisure and entertainment insurance
- In-house underwriting, policy administration and claims services
- 24-hour emergency claims phone service
- Insurance carriers rated "A" or higher by A.M. Best

### **Contact Information:**

P.O. Box 2338 Fort Wayne, IN 46801-2338

### **Short Term Event Liability**

Risk Purchasing Group Program - For special events with less than 12,000 attendance

PHONE: 877.648.6404

FAX: 260.459.5502

EMAIL:

info@eventinsurance-kk.com

WEB SITE: [www.kandkinsurance.com](http://www.kandkinsurance.com)

Note: Larger special events may qualify for coverage under another K&K program

### **Special Event Liability**

PHONE: 800.553.8368

FAX: 260.459.5502

Email:

KK.EventsAttractions@kandkinsurance.com

WEB SITE: [www.kandkinsurance.com](http://www.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)

### **Coverages Available & Program Highlights:**

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#### General Liability

- Bodily Injury and Property Damage
- Personal & Advertising Injury
- Products and Completed Operations
- Damage to premises rented to you
- Medical Expense
- Host Liquor Liability included

Liquor Liability - Primary (not available in AL, AK, DC, HI, IA, MI, VT)

Increase Medical Expense (optional and not available online)

### **Submission Instructions:**

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Please apply online or complete the appropriate PDF enrollment form (available on [www.kandkinsurance.com](http://www.kandkinsurance.com)) and submit as directed in the form. Coverage is subject to underwriting, may not be available to all applicants in all states, and may vary by state. It is important to carefully review the terms and conditions of any insurance quotation. Please contact a K&K representative if you have any questions.

- Full payment by check or credit/debit card

### **Underwriting Information Required:**

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- Completed and signed enrollment form(s), if submitting via fax, mail, or email (see below)
- Full payment by check or credit/debit card

### **Short Term Special Events Application(s):**

(Apply online at: [kandkinsurance.com](http://kandkinsurance.com))

#### **K&K Application(s)**

- Short Term Special Event Enrollment Form

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# Insuring the world's fun®



# SOCIAL CLUBS

Quote and buy coverage immediately online at [www.kandkinsurance.com](http://www.kandkinsurance.com)

## Eligible Operations:

Clubs with activities including:

- Amateur youth or robotic stem clubs (grade 8 and below only)
- Art
- Book
- Calligraphy
- Collectors
- Computers
- Cooking
- Craft making
- Game or card (non-gambling)
- Garden
- Genealogy
- History
- Model train or model car clubs
- Nature
- Needle work
- Peer support groups (not professional or licensed facilitators)
- Puppetry
- Scrap booking

## Ineligible Operations:

(Including but not limited to)

- Acrobatic or circus performing programs
- Addiction support groups
- Boys or girls clubs
- Boy scouts or girl scouts
- Country clubs
- Dating clubs, programs or organizations
- Day care or adult before and/or after school care operations, latch key programs, babysitting or childcare clubs or programs
- Faith-based or religious studies
- Fitness clubs
- Fraternities or sororities
- Groups under the direction of a professional counselor or therapist
- Historical battle re-enactment group
- Homeowners' associations
- Programs providing instruction in first aid, CPR, lifesaving, or lifeguarding
- Nutritional and weight loss programs
- Political activist and/or governmental groups
- Programs dedicated to discipline, rehabilitation or behavior modification
- Programs or activities involving animals
- Programs or activities that involve weapons or firearms
- School accredited classes, programs or clubs
- Senior centers
- Sports teams, leagues or associations or sporting events/activities
- Vehicle owner clubs
- Veterans or military organizations (e.g.: American Legion, Elks, Moose, Knights of Columbus)
- Wine, beer, alcohol clubs

Social club and activity insurance is offered to clubs or groups conducting youth or adult non-sport activities scheduled, sanctioned, organized, and supervised that are directly related to the specific common interest or goal for which the group is formed. K&K offers social club liability insurance for clubs or groups participating in a wide variety of activities including art clubs, bird watching clubs, craft clubs, computer clubs, cooking clubs, and gaming clubs. Coverage is also offered for member activities such as meetings, registrations, parades, picnics, banquets and ceremonies.

## Coverages Available & Program Highlights:

### General Liability

- Bodily Injury and Property Damage
- Personal and Advertising Injury
- Products and Completed Operations
- Damage to Premises Rented to You
- Medical Expense (other than participants)
- Hired Auto and Employers' Nonownership Liability (not provided to clubs located in IL, LA, UT, VT and WI)
- Professional Liability
- Bodily Injury to Participants Liability
- Medical Payments for Participants

### Equipment and Contents

### Inland Marine (optional)

### Excess Liability (optional)

### Directors' and Officers' Liability including Employment Practices Liability (optional)

### Abuse, Molestation, or Exploitation Defense Reimbursement Coverage (optional)

### Sexual Abuse or Sexual Molestation Liability (optional)

**K&K Benefits:**

- Experienced & professional staff
- Over 70 years of experience providing sports, leisure and entertainment insurance
- In-house underwriting, policy administration and claims services
- 24-hour emergency claims phone service
- Insurance carriers rated "A" or higher by A.M. Best

**Contact Information:**

P.O. Box 2338 Fort Wayne, IN 46801-2338

**Social Clubs**

Risk Purchasing Group Program (RPG)

PHONE: 877.648.6404

FAX: 260.459.5940

EMAIL:

info@eventinsurance-kk.com

WEB SITE:

activityclubs-kk.com

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**Submission Instructions:**

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Please apply online at [www.kandkinsurance.com](http://www.kandkinsurance.com) or complete the appropriate PDF enrollment form and submit as directed in the form. Coverage is subject to underwriting, may not be available to all applicants in all states, and may vary by state. It is important to carefully review the terms and conditions of any insurance quotation. Please contact a K&K representative if you have any questions.

- Full payment by check or credit/debit card

**Underwriting Information Required:**

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- Completed and signed enrollment form(s), if submitting via fax, mail or email (see below)
- Full payment by check or credit/debit card

**Social Clubs:**

(Apply online at: [www.kandkinsurance.com](http://www.kandkinsurance.com))

**K&K Application(s):**

- Social Club Enrollment Form
- RPG Directors' & Officers' Liability Enrollment Form

# Insuring the world's fun.®

# SPECIAL EVENTS

## Eligible Operations:

(Including but not limited to)

- Art displays-Auctions
- Banquets
- Bazaars
- Charity events
- Concerts
- Conventions
- Craft displays
- Graduations
- Lectures
- Meetings
- Pageants
- Proms
- Religious assemblies
- Reunions
- Seminars
- Shows
- Social gatherings
- Trade shows
- Weddings & receptions

## Key Underwriting/Qualifying

**Factors** (Including but not limited to):

- Minimum premium  
general liability- \$2,500  
package- \$5,000

Note: Short Term Special Event Risk Purchasing Group program is available for events with less than 12,000 attendance.

\$383 minimum premium applies.  
(see reverse side for contact information)

## K&K Benefits:

- Experienced & professional staff dedicated exclusively to servicing the K&K Special Event Program for over 30 years
- 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's Special Event Insurance program offers coverage for a variety of large events. From banquets to bazaars and charity events to trade shows, our event coverage is trusted by thousands of event organizers across the U.S. every year.

For smaller events with 12,000 or fewer attendees, please see our Short-Term Event insurance program

- Minimum Premium for General Liability: \$2,500
- Minimum Premium for Package Coverage: \$5,000

## Coverages Available & Program Highlights:

### General Liability

- Written on an Admitted Basis
- Broadened Coverage Form
- Non-auditable Policy
- No Bodily Injury Deductible
- Legal Liability to Participants
- Volunteer Accident- Accident Medical Coverage For 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

- 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

### Excess Liability

### Event Cancellation & Non-appearance

## Common Associated Exposures:

- Exhibitions
- Festivals
- Food & beverage concessions
- Promotional activities

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### **Contact Information:**

P.O. Box 2338 Fort Wayne, IN 46801-2338

### **Special Events Liability**

PHONE: 800.553.8368

EMAIL:  
KK.EventsAttractions@  
kandkinsurance.com

WEB SITE:  
www.kandkinsurance.com

Smaller events may qualify for coverage under our short-term events program

### **Short Term Event Liability**

PHONE: 877.648.6404  
FAX: 260.459.5502

EMAIL:  
info@eventinsurance-kk.com

WEB SITE:  
www.kandkinsurance.com

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### **Submission Instructions:**

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

### **Preliminary Underwriting Information Required:**

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

### **Special Events Application(s):**

(Applications can be obtained from our web site: [kandkinsurance.com](http://kandkinsurance.com))

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#### **K&K Application(s)**

- Festival/Special Event/Parade Information Form
- 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
- Excess Liability

# Insuring the world's fun.®

# SPORTS COMPLEXES

## Eligible Operations:

- Multi-purpose sports facilities
- Sports complexes
- Sports fields
- Sports instructional facilities
- Sports training facilities

## Ineligible Operations:

- Management with less than three years of applicable experience

## Key Underwriting/Qualifying

### Factors (Including but not limited to):

- Management must have at least three years applicable experience
- \$3,500 minimum general liability premium

## K&K Benefits:

- Experienced & professional staff dedicated exclusively to servicing the K&K Sports Complex Program for over 25 years
- 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

K&K's insurance program for sports complexes and athletic fields is designed for facilities offering amateur and professional league play, instruction, sports camps, tournaments, concessions, pro shops, and other sports activities. Liability and property package coverage are available.

- Minimum premium for this program is \$3,500.

## Coverages Available & Program Highlights:

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### General Liability

- Legal Liability to Participants
- Employee Benefits Liability
- Liquor Liability
- Abuse/Molestation
- Employment Practices Liability

### Property

### Boiler & Machinery

### Inland Marine

### Commercial Auto

### Crime

### Excess Liability

### Workers' Compensation (in select states)

## Common Associated Exposures:

---

- |                 |                |
|-----------------|----------------|
| - Arcades       | - Offices      |
| - Batting cages | - Parties      |
| - Clinics       | - Pro shops    |
| - Concessions   | - Sports camps |
| - Instruction   | - Restaurants  |

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**Contact Information:**

P.O. Box 2338 Fort Wayne, IN 46801-2338

**Sports Complexes Program**

PHONE: 800.440.5580

FAX: 260.459.5810

EMAIL:

KK.VenueGaming@kandkinsurance.com

WEB SITE:

[www.kandkinsurance.com](http://www.kandkinsurance.com)

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**Submission Instructions:**

---

To request an insurance quotation through this program, please complete the appropriate PDF application (available at [www.kandkinsurance.com](http://www.kandkinsurance.com)) and submit as directed in the application. Coverage is subject to underwriting, may not be available to all applicants in all states, and may vary by state. It is important to carefully review the terms and conditions of any insurance quotation. 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 company loss runs
- Brochure (if available)
- Schedule of events & dates
- Copy of waiver & release forms
- Website address

**Sports Complexes Application(s):**

(Applications can be obtained from our web site: [kandkinsurance.com](http://kandkinsurance.com))

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**K&K Application(s)**

- Sports Complex Application

**ACORD Application(s)**

- Property
- Crime
- Commercial Auto
- Inland Marine
- Excess Liability
- Workers' Compensation (subject to state availability)

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# SPORTS INSTRUCTORS

Quote and buy coverage immediately online at [www.kandkinsurance.com](http://www.kandkinsurance.com)

## Eligible Operations:

U.S.-based sports instructors aged 18 or older conducting private or group instruction in any of the following\*:

- Baseball
- Basketball
- Baton twirling
- Bowling
- Cheerleading
- Cross Country
- Dance\*\*
- Fencing
- Figure skating
- Football
- Golf
- Gymnastics\*\*\*
- Hockey
- Lacrosse
- Racquetball
- Road running
- Soccer
- Softball
- Swimming
- Table tennis
- Tennis
- Track and Field
- Tumbling (Floor only, no gymnastic apparatus)
- Volleyball
- Wrestling

\* If your risk doesn't fit the eligibility of this program, please contact K&K at 1-800-506-4856.

\*\*For instruction of dance only, please see our dance instructor program.

\*\*\*Not available for purchase online. Submit PDF application.

## Ineligible Operations:

Ineligible operations include, but are not limited to the following (and are excluded from coverage):

- Certified athletic trainers
- Coaching of organized competitive athletic teams
- Instructors under the age of 18
- Instructor's employment as an exempt or a non-exempt employee of a school, university or college

## Instruction of the following activities:

- Canoeing
- Cycling
- Diving
- Equestrian
- Kayaking
- Lifeguarding
- Martial arts
- Rowing
- Scuba diving
- Skiing
- Surfing

Virtual training/instruction does not extend to any training/instruction that includes gymnastic apparatuses, tumbling, stunting (including pyramids), or in-water activities.

K&K offers sports instructor liability coverage designed to defend and indemnify instructors for alleged negligence while performing their duties. This program is not available in Alaska and Rhode Island.

K&K's sports instructor insurance program is designed to defend instructors from alleged negligence and pay damages from covered incidents occurring while performing sports instruction activities. Coverage includes incidental virtual instruction/training under an insured's direct supervision or organized by an insured, including material created by an insured that is accessible to clients only (through a private platform such as password password-protected website or a closed Facebook group). Coverage does not extend to any training material that is accessible to the public.

## Coverages Available & Program Highlights:

Bodily Injury & Property Damage

Products-completed Operations

Personal and Advertising Injury

Legal Liability to Participants

Professional Liability

Damage to Premises Rented to You

Medical Expense (other than participants)

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## Exclusions

Including but not limited to:

- Abuse, molestation, harassment, or sexual conduct
- Amusement devices (e.g., rides, slides, inflatables, bungees, climbing walls, dunk tanks)
- Communicable Diseases
- Cryogenic chambers or therapy
- Cycling (other than stationary)
- Employment-related practices
- Instruction and activities being held on or in open water (lakes, ponds, ocean)
- Medical, therapy or health care services
- Operation, ownership or management of a commercial sports facility
- Physicals and stress testing
- Physical therapy, massage or salon services
- Sale or distribution of herbal, medicinal and nutritional products
- Those operations listed as ineligible

## Contact Information:

P.O. Box 2338 Fort Wayne, IN 46801-2338

## Sports Instructor

Risk Purchasing Group Program

PHONE: 800.426.2889

FAX: 260.459.5105

EMAIL: [info@sportsinsurance-kk.com](mailto:info@sportsinsurance-kk.com)

WEB SITE: [sportsinsurance-kk.com](http://sportsinsurance-kk.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)

All descriptions, summaries or highlights of coverage are for general informational purposes only and do not amend, alter or modify the actual terms or conditions of any insurance policy. Coverage is governed only by the terms and conditions of the relevant policy.

## Submission Instructions:

Please apply online at [www.kandkinsurance.com](http://www.kandkinsurance.com) or complete the appropriate PDF enrollment form and submit as directed in the form. Coverage is subject to underwriting, may not be available to all applicants in all states, and may vary by state. It is important to carefully review the terms and conditions of any insurance quotation. Please contact a K&K representative if you have any questions.

- Full payment by check or credit/debit card

## Underwriting Information Required:

- Completed and signed enrollment form(s), if submitting via fax, mail or email (see below)
- Full payment by check or credit/debit card

## K&K Application(s):

(Applications can be obtained from our web site: [kandkinsurance.com](http://kandkinsurance.com))

## K&K Benefits:

- Experienced & professional staff dedicated exclusively to servicing the K&K Instructor Programs
- Over 70 years of experience providing sports, leisure and entertainment insurance
- In-house underwriting, policy administration and claims services
- 24-hour emergency claims phone service
- Insurance carriers rated "A" or higher by A.M. Best

Insuring the world's fun®

# STATE HIGH SCHOOL ATHLETIC ASSOCIATION

Quote and buy coverage immediately online at [www.kandkinsurance.com](http://www.kandkinsurance.com)

## Eligible Operations:

- High School Athletic Conferences
- High School Athletic Associations

## Ineligible Operations:

- Individual high schools or individual private schools
- Stand-alone legal liability to participants

K&K offers insurance solutions for state high school athletic associations, high school all-star games, events, fundraisers, and other sports association activities.

- Minimum Premium: \$3,500

## Coverages Available & Program Highlights:

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### General Liability

- Broadened Coverage Form
- Non-audited policy
- No deductible
- Bodily Injury definition redefined
- Crisis Response coverage
- Volunteers as Additional Insureds
- Legal Liability to Participants
- Employee Benefits Liability
- Sponsors, lessors as Additional Insureds
- Sexual Abuse and Molestation Endorsement
  - per perp form (optional – subject to qualification based on minimum underwriting criteria and guidelines)

### Property

- Over 25 coverage enhancements
- Equipment Breakdown
- Business Interruption

### Inland Marine

### Crime

### Commercial Auto

### Directors' and Officers' Liability including EPLI

### Excess Liability

### Accident Medical (Participant Accident)

- K-12 (mandatory and voluntary)  
Including Athletics

### Catastrophic Accident Medical

- K-12 Including Athletics

### Event Cancellation and Non-appearance (provided through Showstoppers)

### Workers' Compensation

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**Contact Information:**

P.O. Box 2338 Fort Wayne, IN 46801-2338

**State High School Athletic Associations**

PHONE: 800.441.3994

FAX: 260.459.5120

EMAIL: [KK.Sports@kandkinsurance.com](mailto:KK.Sports@kandkinsurance.com)

WEB SITE: [www.kandkinsurance.com](http://www.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)

**Submission Instructions:**

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To request an insurance quotation through this program, please complete the appropriate PDF application (available at [www.kandkinsurance.com](http://www.kandkinsurance.com)) and submit as directed in the application. Coverage is subject to underwriting, may not be available to all applicants in all states, and may vary by state. It is important to carefully review the terms and conditions of any insurance quotation. Please contact a K&K representative if you have any questions.

**K&K Benefits:**

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- Experienced & professional staff dedicated exclusively to servicing the K&K Instructor Programs
- Over 70 years of experience providing sports, leisure and entertainment insurance
- In-house underwriting, policy administration and claims services
- 24-hour emergency claims phone service
- Insurance carriers rated "A" or higher by A.M. Best

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# TENANT USER LIABILITY PROGRAM (TULIP)

## Eligible Operations

Including but not limited to:

- Auctions
- Banquets
- Baptisms
- Bar/bat mitzvahs
- Bingo games (for charity fundraising only)
- Birthday parties
- Business dinners and meetings
- Car, RV, boat, and motorcycle shows (static displays only)
- Charity or fundraising events
- Conventions, trade shows
- Dinners, luncheons or showers
- Festivals
- Lectures, seminars
- Meetings (clubs or business)
- Memorial services
- Pageants
- Parties (anniversary, baby shower, engagement, graduation, retirement)
- Picnics (no water activities)
- Proms, debutante balls
- Recitals
- Reunions
- Rummage sales
- School band or drill team competitions
- School carnivals (no rides, inflatables)
- Shows (antique, art, baby, craft, fashion, flower, home and garden)
- Speaking engagements
- Stage shows, theatrical performances
- Swap meets
- Walking tours (garden, holiday, parade of homes, historical sites)
- Wedding ceremony, shower, reception, or rehearsal dinner

K&K's Tenant User Liability Insurance Program (TULIP) offers a convenient way for tenants, who are hosting special events at certain facilities, to obtain event liability coverage.

The TULIP is designed for owners of premises and facilities like banquet halls or churches that are rented or leased to tenants for short-term special events that meet the following criteria:

- Maximum total attendance is 3,000 or less.
- Maximum number of consecutive event days (not including set-up or tear-down) is 10.
- The event is held at a single location.
- Event location is in the United States.

## How the Program Works:

- A policy will be issued for the facility owner through the Sports, Leisure and Entertainment Risk Purchasing Group to cover special events hosted at their facility by their tenants.
- Tulip insurance coverage applies only when a facility is being rented to and being used by tenants, users, or lessees for short-term special events that are specifically endorsed to the policy.
- Certificates of insurance will be emailed to the insured and the agent if applicable.
- The tenant, user, or lessee is the named insured on the policy. Coverage limits apply separately to each tenant, user, or lessee added to the policy. The facility owner operator is named as an additional insured on the policy at no additional charge.
- This is a pre-reporting program. Each tenant, user, or lessee is required to purchase coverage prior to the inception of the event.
- The expected attendance will determine the premium for each event being held at the facility. Premiums are per event and per total attendance. An event is considered 10 consecutive days or less. Nonconsecutive event days are considered separate events.

## Coverages Available & Program Highlights:

### Commercial General Liability

- Each Occurrence
- General Aggregate (other than products-completed operations)
- Products-Completed Operations Aggregate
- Personal and Advertising Injury
- Damage to Premises Rented to You
- Medical Expense

Please visit [www.kandkinsurance.com](http://www.kandkinsurance.com) for a list of key exclusions

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### Contact Information:

P.O. Box 2338 Fort Wayne, IN 46801-2338

### Tenant User Liability Program

PHONE: **877.648.6404**

FAX: **260.459.5502**

EMAIL:

[info@eventinsurance-kk.com](mailto:info@eventinsurance-kk.com)

WEB SITE:

[www.kandkinsurance.com](http://www.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)

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### Submission Instructions:

Please complete the PDF enrollment form (available at [www.kandkinsurance.com](http://www.kandkinsurance.com)) and submit as directed in the form. Coverage is subject to underwriting, may not be available to all applicants in all states, and may vary by state. It is important to carefully review the terms and conditions of any insurance quotation. Please contact a K&K representative if you have any questions.

- Full payment by check or credit/debit card

### Ineligible Operations

Including but not limited to:

- Activist rallies, marches, or protests
- Air shows/events
- Animal obedience training
- Any events including organized athletic events and competitions
- Any events involving in or on water activities
- Any events/activities involving motorized vehicles except static vehicle shows/auctions or car washes (for charity fundraising only);
- Any event involving a parade
- Any event involving rap, hip-hop, heavy metal/screamo or electronic/techno music
- Any event held on an airport premises
- Any event honoring national or local celebrities or professional athletes
- Bonfires
- Cannabis related events
- Christmas tree sales/lots
- Cinematography and photography for commercial use
- Circuses
- Color party, foam party, or raves
- Concert or Music Festivals
- Dance competitions
- Food eating contests
- Fraternity or sorority events
- Geocaching events
- Gun and/or knife shows
- Haunted attractions
- Health fairs and shows
- Historical battle reenactments
- Hunting, fishing and hiking events
- Mazes (corn, hay, fences)
- Overnight retreats or events with overnight housing or camping
- Political events (except private fundraising auctions, benefits, dances, dinners)
- Pumpkin chucking events
- Rodeos
- Seances
- Shooting events and activities (skeet/clay/guns)
- Tailgating events
- Tractor pulls
- Union meetings
- Walks and running events

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# TOURIST ATTRACTIONS

## Eligible Operations:

Including but not limited to:

- Aerial attractions (zip lines)
- Aquariums & nature center insurance
- Architectural attraction insurance
- Botanical garden insurance
- Cave insurance
- Children's museum insurance
- Fort insurance
- Hall-of-Fame facilities
- Historic home insurance
- Historic mine insurance
- Historic ship insurance
- Historic site insurance
- Interactive attraction insurance
- Lighthouse insurance
- Memorabilia & collection insurance
- Museum insurance
- Natural landmark insurance
- Old west town insurance
- Religious attraction insurance
- Science center insurance
- Theme parks insurance
- Train ride insurance
- Walk-through attraction insurance

## Ineligible for this program

(Including but not limited to)

- Amusement parks
- Family entertainment centers

## K&K Benefits:

- Experienced & professional staff dedicated exclusively to servicing the K&K Tourist Attractions Program for over 20 years
- 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 offers property and liability coverage designed for a variety of tourist attractions including botanical gardens, historic sites, children's museums, interactive displays, nature sites, science centers, and other attractions. Inland marine, directors' and officers' and workers' compensation coverage are also offered. Our tourist attraction insurance is just the ticket you need.

- Management must have at least three years of industry management experience
- Risks with no more than three ancillary adult amusement rides
- Minimum premium general liability: \$2,500
- Minimum package insurance: \$5,000

## Coverages Available & Program Highlights:

### General Liability

- Written on an Admitted Basis
- Broadened Coverage Form
- Non-auditable Policy
- No Deductible
- Volunteer Accident Medical
- Volunteers as Additional Insureds
- Amusement Ride Liability
- Fireworks Liability
- Liquor Liability
- Legal Liability to Participants
- 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

### Sexual Abuse & Molestation

## Common Associated Exposures:

- Day Camps
- Food & beverage concessions
- Gift shops
- Restaurants
- Kiddie amusement rides

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**Contact Information:**

P.O. Box 2338 Fort Wayne, IN 46801-2338

**Tourist Attractions Program**

PHONE: 800.553.8368

FAX: 260.459.5624

EMAIL:

KK.EventsAttractions@kandkinsurance.com

WEB SITE:

www.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)

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**Submission Instructions:**

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To request an insurance quotation through this program, please complete the appropriate PDF application and submit as directed in the application. Coverage is subject to underwriting, may not be available to all applicants in all states, and may vary by state. It is important to carefully review the terms and conditions of any insurance quotation. Please contact a K&K representative if you have any questions.

**Preliminary Underwriting Information Required:**

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- 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
- Brochure (if available)
- Web site address
- Schedule of events & dates
- Copies of current ride inspection

**Tourist Attractions Application(s):**

(Applications can be obtained from our web site: [kandkinsurance.com](http://kandkinsurance.com))

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**K&K Application(s)**

- Tourist Attraction Application
- Fireworks Application (if needed)
- Liquor Liability Application (if needed)
- Directors and Officers including Employment Practices Liability (contact K&K for specific application)
- Sexual Abuse & Molesation Application (if needed)

**ACORD Application(s)**

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

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# VENDOR LIABILITY INSURANCE

Quote and buy coverage immediately online at [www.kandkinsurance.com](http://www.kandkinsurance.com)

## Eligible Operations:

Vendors selling, displaying, demonstrating or promoting:

- Antiques and collectibles
- Apparel and accessories
- Arts and crafts
- Auto or vehicle accessories (nonmechanical)
- Candles
- Caterers (single event option only)
- Celebrity, mascot or character appearances
- Cleaning accessories and products
- Exercise equipment
- Food and drinks
- Game trailers or booths
- Gift wrap booths
- Health and beauty products
- Home-based wedding vendors (caterers, DJs, florists, ice sculptors, decorators, photographers/ videographers (single event option only)
- Kitchen or cookware accessories or appliances
- Lawn and garden equipment or hardware sales
- Literature distribution
- Micro-reality racetracks
- Motorized equipment - static display only
- Produce and flowers
- Product demos
- Product or service display exhibits
- Souvenir sales
- Sports and camping equipment
- Toys (for ages 5 and over)
- Vehicle or boat display - static display only

## K&K Benefits:

- Experienced & professional staff dedicated exclusively to servicing the K&K Concessionaires, Exhibitors and Vendors Program
- Proud member of the National Independent Concessionaire Association
- Over 70 years of experience providing sports, leisure and entertainment insurance
- In-house underwriting, policy administration and claims services
- 24-hour emergency claims phone service
- Insurance carriers rated "A" or higher by A.M. Best
- No limit on the number of shows during the 3-month, 6-month, and annual coverage periods
- No charge for Additional Insureds.
- No charge for Certificates of Insurance for our Vendor Liability Insurance program
- Discounted rates for multiple booths

K&K's vendor liability insurance program is designed for concessionaires, exhibitors, and vendors who sell, display, demonstrate, or promote their products or services, on a short-term basis at special events, malls, shopping centers, tradeshow, consumer shows, or a location that is away from any owned or long term leased premises. The insured operations can be conducted from a kiosk, booth, cart, trailer, tent, or outdoor area. Four vendor liability insurance options are offered including single event (one month or less), three-month coverage, six-month coverage, and 12-month coverage. Optional coverage for Equipment and Contents coverage is also available.

## Ineligible Operations:

Vendors selling, displaying, demonstrating or promoting (Including but not limited to:

- Alcoholic beverages - selling or furnishing
- Animals
- Art Exhibits - over 10 feet tall or occupying more than 100 sq ft (unless reviewed and approved by K&K)
- Auto parts (mechanical)
- Body piercing or permanent tattooing
- Christmas tree retail lots
- Contractors (lighting, stage, sound, etc.)
- Cryogenic chambers/therapy
- E-commerce selling
- Fire safety equipment
- Fireworks sales and displays
- Haunted attractions
- Hot wax impressions
- Leasing and rental operations
- Mazes (corn, hay, fence)
- Medical testing
- Motorsports activities
- Nutritional and health supplements (selling)
- Onsite installation, service, or repair of products
- Onsite equipment sales or rental
- Oxygen or aromatherapy bar
- Paintball equipment/ accessories
- Photographers (unless for a single event home-based wedding photographer)
- Protective equipment or apparel
- Storefront operations
- Tobacco, cannabis, and cannabis-related products (including e-cigarettes, vapor products)
- Toys (for ages 4 and under)
- Unmanned aircraft systems (e.g.: drones, RC aircraft)
- Vehicles in motion
- Watercraft exhibits on water
- Weapon sales
- Weight-loss plans or products (selling)
- Wholesale business operations

## Coverages Available & Program Highlights:

### General Liability

- Contractual Liability
- Personal & Advertising Injury
- \$300,000 Damage to Premises Rented to You
- \$5,000 Medical Payments

Equipment and Contents – Inland Marine (General Liability must be purchased in conjunction with Equipment and Contents)

- \$250 - \$2,500 deductible (based on limits)
- All items must be insured to 100% replacement cost value
- May not be available in all states

### Contact Information:

P.O. Box 2338 Fort Wayne, IN 46801-2338

### Vendor Liability Insurance

Risk Purchasing Group Program

PHONE: 800.328.2317

FAX: 260.459.5502

EMAIL:

info@eventinsurance-kk.com

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### Submission Instructions:

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- Full payment by check or credit/debit card

### Underwriting Information Required:

- Completed and signed enrollment form(s), if submitting via fax, mail or email (see below)
- Full payment by check or credit/debit card

### Key Exclusions:

- Abuse, molestation, harassment or sexual conduct
- Aircraft/hot air balloon
- Airport - the ownership, operation, maintenance, or use of any airfield or airport facility or premises. This exclusion does not apply to concessionaires, exhibitors or vendors selling, displaying, demonstrating, or promoting their products or services at any airfield or airport facility or premises
- Amusement devices - the ownership, operation, maintenance, or use of any mechanical or non-mechanical ride, slide, or waterslide, any inflatable recreational device, any bungee operation or equipment, any vertical device or equipment used for climbing (either permanently affixed or temporarily erected), or dunk tank. Amusement devices do not include any video or computer games or structures that are not designed to bounce on, slide on, ride on, or tunnel through.
- Animals: injury or death to, or injury, death or property damage caused by any animal owned or rented by the insured
- Asbestos
- Cap on losses from certified acts of terrorism
- Communicable Diseases
- Cyber incidents, data compromise, and violation of statutes related to personal data
- Employment-related practices
- Fireworks
- Fungi or bacteria
- Lead
- Nuclear energy liability
- Performers
- Rodeos
- Saddle animals
- Sexually transmitted diseases
- Silica or silica-related dust
- Snowmobiles
- Total pollution except for building heating, cooling, and dehumidifying equipment and hostile fire
- Unmanned aircraft

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# VENUES

## Eligible Operations:

- Arenas
- Amphitheaters
- Auditoriums
- Civic centers
- Coliseums
- Convention centers
- Multi-purpose facilities having professional/amateur sporting events, as well as concerts, exhibitions, trade shows, theatrical productions, motorsports events and circuses
- Movie theaters
- Music halls
- Performing arts centers/theatres
- Stadiums

## Key Underwriting/Qualifying

### Factors (Including but not limited to):

- \$3,500 minimum general liability premium

## Ineligible for this program

### (Including but not limited to):

- Night clubs
- Comedy clubs

## K&K Benefits:

- Experienced & professional staff dedicated exclusively to servicing the K&K Venues Program for over 25 years
- Proud member of the International Association of Assembly Managers (IAAM)
- 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

K&K offers insurance solutions tailored to meet the needs of a wide variety of sports and entertainment venues including arenas, auditoriums, convention centers, performing arts centers, stadiums and other facilities.

- Minimum general liability premium: \$3,500

## Coverages Available & Program Highlights:

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### General Liability

- Liquor Liability
- Employee Benefits Liability
- Employment Practices Liability

### Property

### Boiler & Machinery

### Inland Marine

### Commercial Auto

### Crime

### Excess Liability

### Tenant User Liability

### Event Cancellation & Non-appearance

### Workers' Compensation

## Common Associated Exposures:

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- Valet parking
- Off-site parking
- Concessions
- Restaurants and lounges
- Interactive exhibits

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**Contact Information:**

P.O. Box 2338 Fort Wayne, IN 46801-2338

**Venues Program**

PHONE: 800.440.5580

FAX: 260.459.5810

EMAIL:

KK.VenueGaming@kandkinsurance.com

WEBSITE:

www.kandkinsurance.com

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**Submission Instructions:**

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To request an insurance quotation through this program, please complete the appropriate PDF application (available at [www.kandkinsurance.com](http://www.kandkinsurance.com)) and submit as directed in the application. Coverage is subject to underwriting, may not be available to all applicants in all states, and may vary by state. It is important to carefully review the terms and conditions of any insurance quotation. Please contact a K&K representative if you have any questions.

**Preliminary Underwriting Information Required:**

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- Application(s) (see below)
- ACORD application(s) for other requested coverages
- Five years of company loss runs
- Schedule of events & dates
- Copy of event/user agreement

**Venues Application(s):**

(Applications can be obtained from our web site: [kandkinsurance.com](http://kandkinsurance.com))

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**K&K Application(s)**

- Facility Insurance Application

**ACORD Application(s)**

- Property
- Crime
- Commercial Auto
- Inland Marine
- Excess Liability

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# WALKING AND RUNNING EVENTS

Quote and buy coverage immediately online at [www.kandkinsurance.com](http://www.kandkinsurance.com)

## Eligible Operations:

- 5k or 10k walks and runs
- Children's walks and runs
- Fundraising walks and runs
- Non-competitive charity walks and runs
- Time or competitive walks and runs
- Walkathons

## Ineligible Operations:

including but not limited to:

- Activist rallies, marches, protests
- Adventure races
- Athletic or sports participants in any other sport
- College or university level championships events
- Endurance races
- Events involving animals other than service animals, unless reported and approved by company\*
- Events with water activities or cycling activities
- Events where the distance is more than 16 miles
- Events held outside the United States
- Events with over 10,000 in total attendance
- Glow runs, color runs, and similar types of events or runs
- Hiking events
- Iron man events
- Virtual events and activities
- Mud runs, warrior runs, zombie run, obstacle course run, urbanathons (competitions, exhibitions or foot races that involve man-made obstacle courses, mud pits, slippery slopes, wall climbs, or other similar man-made obstacles)
- Political events
- Full marathons (distances greater than 16 miles)
- Professional sport events, try-outs and training camps/clinics
- Triathlons/duathlons

## K&K Benefits:

- Experienced & professional staff dedicated exclusively to servicing the K&K Amateur Sports Tournaments & Events Program
- Over 70 years of experience providing sports, leisure and entertainment insurance
- In-house underwriting, policy administration and claims services
- 24-hour emergency claims phone service
- Insurance carriers rated "A" or higher by A.M. Best

This program is designed for organizations conducting a walking or running event. Coverage offers insurance for the organization, including its employees and volunteers, for liability claims arising out of its operations. The program includes medical payments for participants (on an excess basis) for those participating in the event. To qualify for program coverage, the following criteria must be met:

- Not available in Alaska or Rhode Island
- Maximum number of participants is 10,000
- Maximum number of consecutive event days is 3 days or less
- Total course distance cannot exceed 16 miles

For larger walk and run events or marathons, please see our Large Sports Events program for information and applications.

## Coverages Available & Program Highlights:

### General Liability

- Bodily Injury and Property Damage
- Personal and Advertising Injury
- Medical Expense (other than participants)
- Damage to Premises Rented to You (Fire Legal Liability)
- Products and Completed Operations
- Legal Liability to Participants
- Medical Payments for Participants

### Optional Coverages

- Ancillary Activities/Event

Note: For sports events with more complex coverage needs, contact our Sports unit (see reverse side for contact information)

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### Contact Information:

P.O. Box 2338 Fort Wayne, IN 46801-2338

### Walking and Running Events

Risk Purchasing Group Program

PHONE: 800.553.8368

FAX: 260.459.5502

EMAIL:

info@sportsinsurance-kk.com

WEB SITE:

www.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)

### Large Sports Events

Risk Purchasing Group Program

PHONE: 800.441.3994

EMAIL:

KK.Sports@kandkinsurance.com

WEB SITE:

www.kandkinsurance.com

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### Submission Instructions:

Please apply online or complete the appropriate PDF enrollment form (available at [www.kandkinsurance.com](http://www.kandkinsurance.com)) and submit as directed in the form. Coverage is subject to underwriting, may not be available to all applicants in all states, and may vary by state. It is important to carefully review the terms and conditions of any insurance quotation. Please contact a K&K representative if you have any questions.

- ALL participants and parents or guardians of minor participants must sign a release waiver.

### Notable Exclusions:

including but not limited to:

- 24-hour Amusement devices (e.g. rides, slides, inflatables, bungees, climbing walls, dunk tanks)
- Ancillary activities that require a separate admission charge or are open to the public (unless optional coverage is purchased)
- Asbestos silicosis
- Claims arising out of the operations of independent concessionaires, exhibitors and vendors at your event
- Communicable disease
- Cryogenic chambers, therapy
- Employment-related practices
- Fireworks
- Fungus
- Haunted attractions
- Lead
- Legal liability to participants coverage and medical payment for participants coverage for professional athletes and celebrity (national/local) participants
- Nuclear energy
- Operation, ownership, or management of any facility or premises, other than while being used for covered activities
- Room and board liability
- Those operations listed as ineligible
- Total Pollution
- 24-hour premises liability
- Abuse or Molestation (unless reported to, approved by us, and appropriate premium paid)

\*This is not a complete list of ineligible operations. Contact us for additional information needed for coverage consideration.

# Insuring the world's fun.®



# WEDDING INSURANCE

Quote and buy coverage immediately online at [www.kandkinsurance.com](http://www.kandkinsurance.com)

## Wedding Liability Insurance

Program Benefits:

- Get instant pricing online.
- Wedding ceremony, reception and rehearsal dinner\* venues can be included in the wedding insurance coverage as host facilities.
- Host liquor liability coverage is offered with each limit. A lower premium applies to events if liquor liability coverage is excluded.
- Can be purchased up to the actual day of the wedding (if purchased the same day as the wedding, coverage will be effective at the time payment is confirmed and the purchase is completed).
- Purchase online and receive wedding insurance coverage documents immediately
- Coverage is primary for both the insured and the venue, which means that for covered claims, the K&K policy will pay first, before any other insurance. Primary liability coverage is required by many venues.
- Liability coverage can be purchased alone, or as a package with wedding event cancellation or postponement insurance at a discounted rate
- K&K's wedding liability insurance is available to U.S. residents with weddings in all U.S. states, U.S. Territories and possessions, and Canada.

## Wedding Cancellation and Postponement Insurance :

No matter how carefully a wedding is planned, some events are beyond control. K&K's wedding event insurance helps protect an insured's financial investment in a wedding in two ways:

- If forced to cancel or reschedule the entire wedding for a covered reason (does not apply due to change of heart)
- If the wedding takes place as scheduled but experiences covered damage or loss to wedding attire, wedding rings, wedding photos/video, and more

Wedding event cancellation insurance or postponement insurance can help to protect against:

- Lost deposits and vendor bankruptcy throughout the planning period
- Damage to the wedding gown, wedding photographs, and more
- Nonrefundable deposits if forced to postpone the entire event

K&K's wedding insurance program offers two important wedding insurance products that can be purchased individually or as a package for weddings:

**Liability Insurance** Required by many venues, event insurance for weddings helps protect against financial liability arising from a wedding event. Wedding event liability insurance offers coverage for the rehearsal dinner, the wedding, and the wedding reception if all are scheduled within 48 hours of the wedding ceremony. Coverage also automatically extends 24 hours before and 24 hours after the wedding event for setting up and breaking down.

**Wedding Event Cancellation Insurance** Helps protect the financial investment in the wedding, offering indemnity for things such as cancellation or postponement, lost deposits, and more. Coverage is not available in all states and no coverage is available for loss or damage from infectious disease, viruses, bacterium, or other microorganism, as well as pandemic or epidemic as declared by the World Health Organization or any governmental authority.

- Receive up to 15% off the premium when both products are purchased together! (where available)

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**Contact Information:**

P.O. Box 2338 Fort Wayne, IN 46801-2338

**Wedding Insurance**

Risk Purchasing Group Program

PHONE: 866.267.5244

FAX: 260.459.5502

EMAIL:

weddings@kandkinsurance.com

WEB SITE:

www.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)

**Submission Instructions:**

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Please apply online at [www.kandkinsurance.com](http://www.kandkinsurance.com). Coverage is subject to underwriting, may not be available to all applicants in all states, and may vary by state. It is important to carefully review the terms and conditions of any insurance quotation. Please contact a K&K representative if you have any questions.

- Full payment by check or credit/debit card.

All descriptions, summaries or highlights of coverage are for general informational purposes only and do not amend, alter or modify the actual terms or conditions of any insurance policy. Coverage is governed only by the terms and conditions of the relevant policy.

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# YOUTH DAY CAMPS

Quote and buy coverage immediately online at [www.kandkinsurance.com](http://www.kandkinsurance.com)

## Eligible Operations:

Youth day camps offering programs in the following categories are eligible to submit an enrollment form for the youth day camp insurance program:

- Academic day camps
- Arts and crafts day camps
- Computer day camps
- Creative writing day camps
- Culinary day camps
- Etiquette day camps
- Inventive builder/Lego® day camps
- Math day camps
- Music day camps
- Performing arts day camps
- Photography and filmmaking day camps
- Science day camps
- Vacation bible schools

## Ineligible Operations:

Including but not limited to:

- After-school, daycare, latchkey programs
- Camps involving animals other than service
- Camps providing overnight accommodations
- Camps with activities away from the main location, unless reported and approved by K&K
- Camps with attendees aged 20 and over\*
- Hunting and/or nature camps/programs
- Sports camps

\*Please contact us for more information on coverage availability for day camps or clinics for youth with an accompanied adult (e.g., parents and me camps).

Liability insurance designed for non-sports youth day camps aged 19 and under offering a variety of activities. This program is not available in Alaska and Rhode Island.

K&K's youth day camp program offers liability insurance for day camps, its employees and volunteers, and medical payments for camp participants. Youth day camp insurance is offered on an annual basis, but coverage applies only to camps that are reported to K&K.

For larger camps needing property and other coverage, please visit our Camps program page.

## Coverages Available:

### General Liability

- Damage to Premises Rented to You (Fire Legal Liability)
- Bodily Injury and Property Damage
- Personal and Advertising Injury
- Medical Expense (other than participants)
- Products and Completed Operations
- Legal Liability to Participants
- Professional Liability
- Medical Payments for Participants
- Hired Auto and Employers' Nonownership Liability (not provided while in Hawaii)

## Program Highlights:

- Owners of camp premises and financial sponsors may be named as additional insureds for the camp's covered operations.
- There is no additional charge for certificates of insurance for the Youth Day Camps program.

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### Contact Information:

P.O. Box 2338 Fort Wayne, IN 46801-2338

### Youth Day Camps

Risk Purchasing Group Program

PHONE: 800.426.2889

FAX: 260.459.5105

EMAIL:

info@campinsurance-kk.com

WEB SITE:

campinsurance-kk.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)

All descriptions, summaries or highlights of coverage are for general informational purposes only and do not amend, alter or modify the actual terms or conditions of any insurance policy. Coverage is governed only by the terms and conditions of the relevant policy.

### Submission Instructions:

Please apply online or complete the appropriate PDF enrollment form (available at [www.kandkinsurance.com](http://www.kandkinsurance.com)) and submit as directed in the form. Coverage is subject to underwriting, may not be available to all applicants in all states, and may vary by state. It is important to carefully review the terms and conditions of any insurance quotation. Please contact a K&K representative if you have any questions.

The following items must be received by K&K 10 business days prior to the desired effective date for youth day camp insurance:

- Completed and signed enrollment form
- Full payment by check or credit/debit card

### Key exclusions:

Including but not limited to:

- Abuse, molestation, harassment, or sexual conduct
- All operations listed as ineligible
- Amusement Devices (e.g.: rides, slides, inflatables, bungees, climbing walls, dunk tanks)
- Asbestos
- ATV use
- Boating activities
- Communicable Diseases
- Employment-related practices
- Equestrian activities
- Fireworks
- Fungi or bacteria
- Haunted Attractions
- Lead
- Nuclear energy
- Open water activities
- Ownership, operation, maintenance or management of any facility other than while being used for covered activities
- Pollution
- Separate ticketed events
- Transportation of participants
- Violation of statutes that govern e-mails, faxes, phone calls, or other methods of sending materials or information

# Insuring the world's fun.®

# YOUTH SPORTS CAMPS AND CLINICS

Quote and buy coverage immediately online at [www.kandkinsurance.com](http://www.kandkinsurance.com)

## Eligible Operations:

Sports operations conducted on a clinic, day camp, or overnight camp basis for attendees aged 19 and under that are focused on improving skills in one of the following sports categories are eligible for the youth sports camp insurance program. If your sport is not listed, please contact K&K to confirm eligibility at 800-426-2889.

**Class 1:** Baseball, Basketball, Drill Team, Golf, Softball, Squash, Swimming, Strength and Conditioning, Tennis, Track and Field, Volleyball, Water polo

**Class 2:** Cheerleading, Deck/Floor/Street Hockey, Field Hockey, Football, Gymnastics, Ice Hockey, Inline Hockey, Lacrosse, Roller Hockey (quad), Soccer, Water Hockey, Wrestling

Day camps or clinics for youth with an accompanying adult are eligible for this program (for example, parents and me camps). Ratios cannot be more than 2 adults per child.

Classroom or lecture clinics for coaches or officials in any of the above-mentioned sports are also eligible to enroll in this insurance program. Please contact us for information and an application for this type of clinic.

## Ineligible Operations:

Camps or clinics offering the following operations or instruction based on any of the following sport categories are not eligible for this insurance program including but not limited to: .

- 100% virtual camps and operations
- After school, day care, latch key programs
- All-star and bowl games
- Hunting or nature camps
- Pro-sport try-out and training camps
- Recruiting camps, showcases or combines
- Sports camp operators who own their own facility
- Weight loss camps
- Pop Warner Little Scholars Football or Cheer Camps
- Boxing
- Box lacrosse
- Broomball
- Cycling or BMX
- Diving
- Equestrian
- Martial arts
- Open water activities
- Skiing (snow and water)

Team up with K&K for sports camps and clinics liability insurance designed for sports instruction of youth ages 19 and younger. This program is not available in Alaska and Rhode Island.

The youth sports camp insurance program offers liability insurance solutions for youth camps, clinics, and sports instruction held at premises not owned or maintained by the sports camp operator. It's easy to apply and buy online; receive evidence of coverage immediately upon payment via email.

## Coverages Available & Program Highlights:

### Commercial General Liability

- Bodily Injury and Property Damage
- Personal and Advertising Injury
- Products and Completed Operations
- Damage to Premises Rented to You (Fire Legal Liability)
- Hired Auto and Employers' Nonownership Liability (not provided while in Hawaii)
- Professional Liability
- Legal Liability to Participants
- Medical Payments for Participants

## Key Underwriting/Qualifying Factors

(Including but not limited to):

- Youth related sports camps (age 19 and under)

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### **K&K Benefits:**

- Experienced & professional staff dedicated exclusively to servicing the K&K Youth Sports Camp & Sports Clinic Program
- Over 70 years of experience providing sports, leisure and entertainment insurance
- In-house underwriting, policy administration and claims services
- 24-hour emergency claims phone service
- Insurance carriers rated "A" or higher by A.M. Best

### **Contact Information:**

P.O. Box 2338 Fort Wayne, IN 46801-2338

### **Youth Sports Camps & Clinics**

Risk Purchasing Group Program

PHONE: 800.426.2889

FAX: 260.459.5105

EMAIL:

info@campinsurance-kk.com

WEB SITE:

campinsurance-kk.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)

All descriptions, summaries or highlights of coverage are for general informational purposes only and do not amend, alter or modify the actual terms or conditions of any insurance policy. Coverage is governed only by the terms and conditions of the relevant policy.

### **Submission Instructions:**

Please apply online at [www.kandkinsurance.com](http://www.kandkinsurance.com) or complete the appropriate PDF enrollment form and submit as directed in the form. Coverage is subject to underwriting, may not be available to all applicants in all states, and may vary by state. It is important to carefully review the terms and conditions of any insurance quotation. Please contact a K&K representative if you have any questions.

- Full payment by check or credit/debit card

### **Underwriting Information Required:**

- Completed and signed enrollment form(s), if submitting via fax, mail or email (see below)
- Full payment by check or credit/debit card

### **Youth Sports Camps & Clinics Application(s):**

(Apply online at: [campinsurance-kk.com](http://campinsurance-kk.com))

### **K&K Application(s)**

- Youth Sports Camp & Sports Clinic Enrollment Form

### **Notable Exclusions:**

Including but not limited to:

- Abuse or molestation (unless reported to, approved by us, and appropriate premium paid)
- Amusement devices (e.g. rides, slides inflatables, bungees, climbing walls, dunk tanks)
- Asbestos and silicosis
- Communicable disease
- Cryogenic chambers or therapy
- Employment-related practices
- Fireworks
- Fungus
- Lead
- Operation, maintenance or management of any facility or field other than being used for covered activities
- Nuclear energy
- Operations listed as ineligible
- Perfluoroalkyl and polyfluoroalkyl substances (PFAS)
- Total Pollution
- Transportation of participants and use of multi-passenger vehicles
- Use of haunted attraction

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# ZOOS & AQUARIUMS

## Eligible Operations:

Including but not limited to:

- Walk-through zoos
  - Drive-through zoos
  - Animal sanctuary (open to public)
  - Aquariums
  - Prefer parks that are AZA certified
  - Parks with 24-hour security
- To be eligible, zoos, aquariums and sanctuaries must:
- Comply with USDA licensing requirements
  - Comply with safety and fire codes
  - Secure certificates of insurance from vendors, concessionaires, sub-contractors or lessors

## 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

## Ineligible Operations:

Including but not limited to:

- Mobile petting zoos

Commercial general liability and property zoo insurance designed for walk-through and drive-through zoos, animal sanctuaries, and aquariums.

- Management must have at least three years of zoo management experience
- Minimum premium general liability: \$2,500
- Minimum premium package coverage: \$5,000

## Coverages Available & Program Highlights:

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### General Liability

- Written on an Admitted Basis
- Broadened Coverage Form-Non-auditable Policy
- Volunteer Accident- Accident Medical Coverage for Zoo Volunteers
- Volunteers as Additional Insureds
- Amusement Ride Liability
- Liquor Liability
- 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

### Sexual Abuse & Molestation

## Common Associated Exposures:

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

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**Contact Information:**

P.O. Box 2338 Fort Wayne, IN 46801-2338

**Zoos & Aquariums Program**

PHONE: 800.553.8368

EMAIL:

KK.EventsAttractions@kandkinsurance.com

WEB SITE:

www.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)

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**Submission Instructions:**

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To request an insurance quotation through this program, please complete the appropriate PDF application (available at [www.kandkinsurance.com](http://www.kandkinsurance.com)) and submit as directed in the application. Coverage is subject to underwriting, may not be available to all applicants in all states, and may vary by state. It is important to carefully review the terms and conditions of any insurance quotation. Please contact a K&K representative if you have any questions.

**Underwriting Information Required:**

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- 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](http://kandkinsurance.com))

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**K&K Application(s)**

- Zoological Park & Aquarium Information Form
- Liquor Liability Application (if applicable)
- Sexual Abuse & Molestation Application (if applicable)

**ACORD Application(s)**

- Property
- Crime
- Commercial Auto
- Inland Marine
- Excess Liability
- Workers' Compensation

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