FRATERNAL ORDERS

Eligible Operations:

- American Legion
- Eagles
- VFW
- Moose
- Knights of Columbus

Key Underwriting/Qualifying

Factors (Including but not limited to):

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

Ineligible for this program:

- Social organizations at a college or university
- Off-site events open to the general public in which the insured 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
- Accounts that have had liquor license revoked, suspended or been fined.
- Any account with "All you can drink" specials

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

K&K's Fraternal Orders Insurance Program provides vital business protection for a variety of fraternal organizations such as the American Legion, Eagles, VFW, Moose, Knights of Columbus, and similar fraternal orders. No prior appointment or agreement is needed for agents to submit applications for quotation.

Coverages Available & Program Highlights:

General Liability

- Liquor Liability

Property

Inland Marine

Crime

Business Automobile

Equipment Breakdown

Follow Form Excess

Limits of \$1 million with up to \$10 million are offered

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

Contact Information:

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

Fraternal Orders

Sports Unit

PHONE: **855.536.2431** 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:

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

Preliminary Underwriting Information Required:

- Application(s) (see below)
- ACORD application(s) for other requested coverages
- Five years of 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)

K&K Application(s)

- Fraternal Order Supplemental Application

ACORD Application(s)

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



NON PROFIT FRATERNAL ORDERS/CLUBS APPLICATION

GE	ENERAL INFORMATION SECTION		
1.	Name of organization:		
	D/B/A:		
2.	Does the organization have tax exempt status as defined by the I.R.S.?	Yes	☐ No
3.	Check the Internal Revenue Service tax exempt code that pertains to this organization:		
	□ 501 (c)(4) □ 501 (c)(7) □ 501 (c)(8) □ 501 (c)(10) □ 501 (c)(19) □ 0ther:		
4.	Purpose and mission of the organization:		
5.	Operations of the organization (check all that apply):		
	☐ Private club ☐ Social club ☐ Dinner club ☐ Bar/Tavern ☐ Restaurant ☐ Pool hall		
	☐ Bingo ☐ Casino/Gaming ☐ Parades ☐ Fundraising ☐ Hall rental ☐ Banquet hall ☐ Unions		
	☐ Other - describe:		
6.	Mailing address:		
	City:StateZip:		
	E-mail address: Web site address:		
7.	Location address:		
	City:StateZip:		
	Location # Note: submit a separate application for each location.		
8.	Building Interest: • Owner • Tenant if tenant, part occupied%		
9.	Number of years in operation?		
10.	Has the organization filed bankruptcy in the last five years?	☐ Yes	☐ No
11.	What is the latest hour the establishment will ever stay open?AMPM		
12.	How many hours prior to closing will alcoholic beverages be served?		
13.	Are bouncers, security or doorpersons ever employed?	☐ Yes	☐ No
14.	Is there a lodge manager who oversees all operations?	Yes	☐ No
15.	Number of members? (Do not include any auxiliary members)		
16.	What is the average age of members? Under 21 21-25 26-30 31+		
	Total Annual Receipts		
	Food \$ Alcohol \$ Rental income \$ Membership dues \$_		
	Food \$ Alcohol \$ Rental income \$ Membership dues \$_ Other \$ Describe:		

GENERAL LIABILITY SECTION

19.	□ CGL □ Liquor Liability			
	LIMIT OPTION ☐ \$1,000,000			
20.	. Hired and Non-Owned Auto Liability			
	If checked, answer a through d.			
	a. Does the applicant have a business (or commercial) automobile insurance policy in force?	☐ Yes	☐ No	
	b. Does the applicant regularly deliver goods or products?	☐ Yes	☐ No	
	c. Does the applicant require its employees to use their personal automobile to			
	conduct the applicant's business on a regular basis?	☐ Yes	☐ No	
	d. Does the organization have any owned or leases (long-term) autos?	☐ Yes	□ No	
21.	Are there functioning smoke or heat detectors used in all public areas?	☐ Yes	□ No	
22.	22. Does applicant have any of the following exposures: mechanical rides, moon bounces, trampoline,			
	rock walls, pyrotechnics, swimming pool or foam machines?	☐ Yes	□ No	
23.	. Is a secondary means of egress provided for each floor (including basement) having public access?	☐ Yes	☐ No	
En	ntertainment			
24.	. Does applicant feature any entertainment?	☐ Yes	☐ No	
	If "Yes", check all that apply:			
	□ DJ □ Live Music □ Juke Box □ Comedy club			
	☐ Shows or contests (describe):			
	☐ Other (describe):			
	Number of times per week: or number of times per year			
	Is dancing permitted?	☐ Yes	☐ No	
25.	. Does applicant have table seating?	☐ Yes	☐ No	
26.	. Does applicant have table service?	☐ Yes	☐ No	
27.	Does the organization ever act as a promoter of an event held away from the insured premises?	☐ Yes	☐ No	
	If "Yes," please provide details:			
28.	. Is the facility ever rented out to members or the general public for private events?	☐ Yes	□ No	
29.	. Are certificates of liability obtained by any venders naming the Named Insured as an Additional Insured?	☐ Yes	□ No	
30.	. Are there any previous assault and battery claims in the past three years?	☐ Yes	□ No	
31.	Are guns kept or permitted on premises?	☐ Yes	☐ No	
	If Yes, explain:			

32.	Does the insured have shooting events on site (meat/turkey shoots etc.)?	Yes	☐ No
	A. Does application require redundance storage of all firearms & ammunition, including requiring locations or access systems?	☐ Yes	□ No*
	B. Does the shooting range include bullet traps and a supplemental backstop or specific safety zones behind targets?	☐ Yes	□ No*
	C. Are there clearly delineated rear and side safety barriers?	☐ Yes	□ No*
	D. Are there clearly defined firing lines/lanes?	☐ Yes	□ No*
	E. Do activity leaders use clear safety signals and ranges commands to control activity		
	at the firing line and during the retrieval of targets?	☐ Yes	□ No*
	*Explain any "No" answers:		
PR	ROPERTY SECTION		
33.	Cooking supplement - If no cooking, check here		
	a. Is there a cleaning contract in force with an outside firm?	☐ Yes	☐ No
	If "Yes," how often:		
	b. Describe cooking equipment used: \square Grills \square Open flame \square Oven \square Deep fat fryers		
	☐ Charcoal grill ☐ Barbeque pit/Smoke Type or brand: Distance from building:		ft.
	c. Are the cooking area, hood and duct system protected per NFPA 96 (Fire Extinguishing System)	☐ Yes	☐ No
	d. Type of extinguishing system:		
	e. Is vegetable oil used in cooking?	☐ Yes	☐ No
34.	Is the plumbing completely PVC or copper (no iron or lead)?	☐ Yes	☐ No
35.	Type of roof? ☐ Flat ☐ Pitched		
36.	Roof updated, yr Electrical updated, yr Plumbing updated, yr Heating updated, yr		
37.	Age of building:		
38.	Are there vacancies in the building?	☐ Yes	☐ No
	If "Yes," what percentage?%		
39.	Burglar alarm: ☐ Local ☐ Central station burglar alarm		
40.	Fire protection: \square Sprinklers \square Central station fire alarm \square Local fire alarm \square Annually serviced fire extinguisher	(s)	
41.	Is the building fully protected by an operational sprinkler system covering 100% of the premises?	☐ Yes	☐ No
42.	If applicant is the building owner, are there other occupancies?	☐ Yes	☐ No
43.	Is all electrical wiring connected to functional and operational circuit breakers?	☐ Yes	☐ No
44.	Does the electrical system have aluminum wiring?	☐ Yes	☐ No
45.	Does the electrical system have knob & tube wiring?	☐ Yes	☐ No
46.	Total sq ft of building: sq ft.		
	Apartment area: sq ft. # of apartment units: Area leased to others: sq ft.		

LIQUOR LIABILITY SECTION

47.	Does applicant have a valid liquor license?	Yes	☐ No		
	a. Name on license: License #:				
	b. License type (Class D licenses prohibited in Utah):				
48.	Is the applicant's premises located in a jurisdiction which permits civil cases to be heard in a tribal court?	Yes	☐ No		
49.	Are same-day memberships available?	Yes	☐ No		
50.	Are members permitted to bring more than two guests per day (excluding immediate family members or banquet activities)?	Yes	☐ No		
51.	Are members allowed behind the bar area?	Yes	☐ No		
52.	Is this risk located in a dry county or township?	Yes	☐ No		
53.	Does applicant ever sell or serve alcohol away from the premises shown in Question 7?	Yes	☐ No		
	If "Yes," please provide details:				
54.	Is self-service of alcohol by members permitted?	Yes	☐ No		
55.	Does applicant permit "BYOB" (bring your own bottle) or set-ups?	☐ Yes	☐ No		
	If "Yes," explain:				
56.	Are employees or other persons serving alcohol permitted to consume alcohol during				
	their hours of employment or service?	☐ Yes	☐ No		
57.	Does or will applicant ever offer (include special events such as New Years Eve parties, etc):				
	a. Any drink specials/happy hours	☐ Yes*	□ No		
	b. Drink specials/happy hours lasting longer than three hours in duration	☐ Yes*	□ No		
	c. Drink specials/happy hours after 9 p.m.	☐ Yes*	□ No		
	d. Single drink servings larger than 24 ounces	☐ Yes*	□ No		
	e. Complimentary drinks	☐ Yes*	□ No		
	f. "All you can drink" specials or other offers involving unlimited alcoholic beverages	☐ Yes*	☐ No		
	* If "Yes," describe type of drink(s), size (oz.),cost and time(s) offered:				
	g. Beer price:(lowest price offered, including happy hours or specials)				
	h. Liquor or wine price: (lowest price offered, including happy hours or specials)				
58.	Is entertainment featured at banquets?	Yes	☐ No		
	Number of times per week: OR number of times per year:				
59.	Are facilities available for banquets, receptions or private affairs?	☐ Yes	☐ No		
	a. Number of times per week: OR number of times per year:				
	b. Does applicant serve alcohol at all events?	☐ Yes	☐ No		
	If "No," will lessee be required to carry liquor liability insurance at equal or greater limits?	☐ Yes	☐ No		

60.	Are all alcohol servers certified in a Formal Alcohol Training Course, not	•	☐ Yes	☐ No
	If "Yes," provide name of the course (ie.: TIPS, TAM, RAMP, BEST, etc):			
	If "No," who is trained?			
	If not all servers attend a training course, how are they trained?			
61.	VIOLATIONS:			
	a. Within the past five five years, has applicant been fined or cited for vio	plations of law or		
	ordinance related to illegal activities or the sale of alcohol?		☐ Yes	☐ No
	b. If "Yes," provide the following information on each fine or citation:			
	Date(s):			
	Description(s):			
	Fines and/or penalties assessed:			
	Measures in place to prevent future violations:			
app	derstand that the insurance company in determining whether to provide ication and all other information being submitted. I hereby warrant, repplete, true and correct.			
Appl	cant's Signature	Producer's Signature (if applicable)		
Appl	cant's Name (print)	Producer's Name (print)		
Date	(MM/DD/YY)	Date (MM/DD/YY)		



MANDATORY SIGNATURE SUPPLEMENT

THE NOTICES CONTAINED ON THIS SUPPLEMENT APPLY TO ALL UNDERWRITING INFORMATION BEING SUBMITTED TO K&K INSURANCE GROUP, INC., INCLUDING APPLICATIONS, QUESTIONNAIRES AND ENROLLMENT FORMS, FOR THE FOLLOWING PERSON OR ENTITY:

Applicant name:

FRAUD WARNING

Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act.

NOTICE TO APPLICANTS: ANY PERSON WHO KNOWINGLY AND WITH INTENT TO DEFRAUD ANY INSURANCE COMPANY OR OTHER PERSON FILES AN APPLICATION FOR INSURANCE OR STATEMENT OF CLAIM CONTAINING ANY MATERIALLY FALSE INFORMATION OR CONCEALS, FOR THE PURPOSE OF MISLEADING, INFORMATION CONCERNING ANY FACT MATERIAL THERETO, COMMITS A FRAUDULENT ACT, WHICH IS A CRIME, AND MAY SUBJECT SUCH PERSON TO CRIMINAL AND CIVIL PENALTIES.

NOTICE TO ALABAMA APPLICANTS: ANY PERSON WHO KNOWINGLY PRESENTS A FALSE OR FRAUDULENT CLAIM FOR PAYMENT OF A LOSS OR BENEFIT OR WHO KNOWINGLY PRESENTS FALSE INFORMATION IN AN APPLICATION FOR INSURANCE IS GUILTY OF A CRIME AND MAY BE SUBJECT TO RESTITUTION, FINES, OR CONFINEMENT IN PRISON, OR ANY COMBINATION THEREOF.

NOTICE TO ARKANSAS, LOUISIANA, RHODE ISLAND, AND WEST VIRGINIA APPLICANTS: ANY PERSON WHO KNOWINGLY PRESENTS A FALSE OR FRAUDULENT CLAIM FOR PAYMENT OF A LOSS OR BENEFIT OR KNOWINGLY PRESENTS FALSE INFORMATION IN AN APPLICATION FOR INSURANCE IS GUILTY OF A CRIME AND MAY BE SUBJECT TO FINES AND CONFINEMENT IN PRISON.

NOTICE TO COLORADO APPLICANTS: IT IS UNLAWFUL TO KNOWINGLY PROVIDE FALSE, INCOMPLETE, OR MISLEADING FACTS OR INFORMATION TO AN INSURANCE COMPANY FOR THE PURPOSE OF DEFRAUDING OR ATTEMPTING TO DEFRAUD THE COMPANY. PENALTIES MAY INCLUDE IMPRISONMENT, FINES, DENIAL OF INSURANCE, AND CIVIL DAMAGES. ANY INSURANCE COMPANY OR AGENT OF AN INSURANCE COMPANY WHO KNOWINGLY PROVIDES FALSE, INCOMPLETE, OR MISLEADING FACTS OR INFORMATION TO A POLICYHOLDER OR CLAIMANT FOR THE PURPOSE OF DEFRAUDING OR ATTEMPTING TO DEFRAUD THE POLICYHOLDER OR CLAIMANT WITH REGARD TO A SETTLEMENT OR AWARD PAYABLE FROM INSURANCE PROCEEDS SHALL BE REPORTED TO THE COLORADO DIVISION OF INSURANCE WITHIN THE DEPARTMENT OF REGULATORY AUTHORITIES.

NOTICE TO DISTRICT OF COLUMBIA APPLICANTS: WARNING: IT IS A CRIME TO PROVIDE FALSE OR MISLEADING INFORMATION TO AN INSURER FOR THE PURPOSE OF DEFRAUDING THE INSURER OR ANY OTHER PERSON. PENALTIES INCLUDE IMPRISONMENT AND/OR FINES. IN ADDITION, AN INSURER MAY DENY INSURANCE BENEFITS IF FALSE INFORMATION MATERIALLY RELATED TO A CLAIM WAS PROVIDED BY THE APPLICANT.

NOTICE TO FLORIDA APPLICANTS: ANY PERSON WHO KNOWINGLY AND WITH INTENT TO INJURE, DEFRAUD, OR DECEIVE ANY INSURER FILES A STATEMENT OF CLAIM OR AN APPLICATION CONTAINING ANY FALSE, INCOMPLETE OR MISLEADING INFORMATION IS GUILTY OF A FELONY OF THE THIRD DEGREE.

NOTICE TO KANSAS APPLICANTS: ANY PERSON WHO KNOWINGLY AND WITH INTENT TO DEFRAUD, PRESENTS, CAUSES TO BE PRESENTED OR PREPARES WITH KNOWLEDGE OR BELIEF THAT IT WILL BE PRESENTED TO OR BY AN INSURER, PURPORTED INSURER, BROKER OR ANY AGENT THEREOF, ANY WRITTEN, ELECTRONIC, ELECTRONIC IMPULSE, FACSIMILE, MAGNETIC, ORAL, OR TELEPHONIC COMMUNICATION OR STATEMENT AS PART OF, OR IN SUPPORT OF, AN APPLICATION FOR THE ISSUANCE OF, OR THE RATING OF AN INSURANCE POLICY FOR PERSONAL OR COMMERCIAL INSURANCE, OR A CLAIM FOR PAYMENT OR OTHER BENEFIT PURSUANT TO AN INSURANCE POLICY FOR COMMERCIAL OR PERSONAL INSURANCE THAT SUCH PERSON KNOWS TO CONTAIN MATERIALLY FALSE INFORMATION CONCERNING ANY FACT MATERIAL THERETO; OR CONCEALS, FOR THE PURPOSE OF MISLEADING, INFORMATION CONCERNING ANY FACT MATERIAL THERETO COMMITS A FRAUDULENT INSURANCE ACT.

NOTICE TO KENTUCKY APPLICANTS: ANY PERSON WHO KNOWINGLY AND WITH INTENT TO DEFRAUD ANY INSURANCE COMPANY OR OTHER PERSON FILES AN APPLICATION FOR INSURANCE CONTAINING ANY MATERIALLY FALSE INFORMATION OR CONCEALS, FOR THE PURPOSE OF MISLEADING, INFORMATION CONCERNING ANY FACT MATERIAL THERETO COMMITS A FRAUDULENT INSURANCE ACT, WHICH IS A CRIME.

NOTICE TO MAINE APPLICANTS: IT IS A CRIME TO KNOWINGLY PROVIDE FALSE, INCOMPLETE OR MISLEADING INFORMATION TO AN INSURANCE COMPANY FOR THE PURPOSE OF DEFRAUDING THE COMPANY. PENALTIES MAY INCLUDE IMPRISONMENT, FINES OR A DENIAL OF INSURANCE BENEFITS.

NOTICE TO MARYLAND APPLICANTS: ANY PERSON WHO KNOWINGLY OR WILLFULLY PRESENTS A FALSE OR FRAUDULENT CLAIM FOR PAYMENT OF A LOSS OR BENEFIT OR WHO KNOWINGLY OR WILLFULLY PRESENTS FALSE INFORMATION IN AN APPLICATION FOR INSURANCE IS GUILTY OF A CRIME AND MAY BE SUBJECT TO FINES AND CONFINEMENT IN PRISON.

NOTICE TO MINNESOTA APPLICANTS: A PERSON WHO FILES A CLAIM WITH INTENT TO DEFRAUD OR HELPS COMMIT A FRAUD AGAINST AN INSURER IS GUILTY OF A CRIME.

NOTICE TO NEW JERSEY APPLICANTS: ANY PERSON WHO INCLUDES ANY FALSE OR MISLEADING INFORMATION ON AN APPLICATION FOR AN INSURANCE POLICY IS SUBJECT TO CRIMINAL AND CIVIL PENALTIES.

NOTICE TO NEW MEXICO APPLICANTS: ANY PERSON WHO KNOWINGLY PRESENTS A FALSE OR FRAUDULENT CLAIM FOR PAYMENT OF A LOSS OR BENEFIT OR KNOWINGLY PRESENTS FALSE INFORMATION IN AN APPLICATION FOR INSURANCE IS GUILTY OF A CRIME AND MAY BE SUBJECT TO CIVIL FINES AND CRIMINAL PENALTIES.

FRAUD WARNING (continued)

NOTICE TO NEW YORK APPLICANTS: ANY PERSON WHO KNOWINGLY AND WITH INTENT TO DEFRAUD ANY INSURANCE COMPANY OR OTHER PERSON FILES AN APPLICATION FOR INSURANCE OR STATEMENT OF CLAIM CONTAINING ANY MATERIALLY FALSE INFORMATION, OR CONCEALS FOR THE PURPOSE OF MISLEADING, INFORMATION CONCERNING ANY FACT MATERIAL THERETO, COMMITS A FRAUDULENT INSURANCE ACT, WHICH IS A CRIME, AND SHALL ALSO BE SUBJECT TO A CIVIL PENALTY NOT TO EXCEED FIVE THOUSAND DOLLARS AND THE STATED VALUE OF THE CLAIM FOR EACH SUCH VIOLATION.

NOTICE TO OHIO APPLICANTS: ANY PERSON WHO, WITH INTENT TO DEFRAUD OR KNOWING THAT HE IS FACILITATING A FRAUD AGAINST AN INSURER, SUBMITS AN APPLICATION OR FILES A CLAIM CONTAINING A FALSE OR DECEPTIVE STATEMENT IS GUILTY OF INSURANCE FRAUD.

NOTICE TO OKLAHOMA APPLICANTS: WARNING: ANY PERSON WHO KNOWINGLY, AND WITH INTENT TO INJURE, DEFRAUD OR DECEIVE ANY INSURER, MAKES ANY CLAIM FOR THE PROCEEDS OF AN INSURANCE POLICY CONTAINING ANY FALSE, INCOMPLETE OR MISLEADING INFORMATION IS GUILTY OF A FELONY.

NOTICE TO OREGON APPLICANTS: ANY PERSON WHO KNOWINGLY AND WITH INTENT TO DEFRAUD ANY INSURANCE COMPANY OR OTHER PERSON FILES AN APPLICATION FOR INSURANCE OR STATEMENT OF CLAIM CONTAINING ANY MATERIALLY FALSE INFORMATION OR CONCEALS, FOR THE PURPOSE OF MISLEADING, INFORMATION CONCERNING ANY FACT MATERIAL THERETO, MAY BE GUILTY OF A FRAUDULENT ACT, WHICH MAY BE A CRIME, AND MAY SUBJECT SUCH PERSON TO CRIMINAL AND CIVIL PENALTIES.

NOTICETO PENNSYLVANIA APPLICANTS: ANY PERSON WHO KNOWINGLY AND WITH INTENT TO DEFRAUD ANY INSURANCE COMPANY OR OTHER PERSON FILES AN APPLICATION FOR INSURANCE OR STATEMENT OF CLAIM CONTAINING ANY MATERIALLY FALSE INFORMATION OR CONCEALS FOR THE PURPOSE OF MISLEADING, INFORMATION CONCERNING ANY FACT MATERIAL THERETO COMMITS A FRAUDULENT INSURANCE ACT, WHICH IS A CRIME AND SUBJECTS SUCH PERSON TO CRIMINAL AND CIVIL PENALTIES.

NOTICE TO TENNESSEE, VIRGINIA AND WASHINGTON APPLICANTS: IT IS A CRIME TO KNOWINGLY PROVIDE FALSE, INCOMPLETE OR MISLEADING INFORMATION TO AN INSURANCE COMPANY FOR THE PURPOSE OF DEFRAUDING THE COMPANY. PENALTIES INCLUDE IMPRISONMENT, FINES AND DENIAL OF INSURANCE BENEFITS.

NOTICE TO VERMONT APPLICANTS: ANY PERSON WHO KNOWINGLY PRESENTS A FALSE STATEMENT IN AN APPLICATION FOR INSURANCE MAYBE GUILTY OF A CRIMINAL OFFENSE AND SUBJECT TO PENALTIES UNDER STATE LAW.

AIG FRAUD APPS (2021/06)

I understand that K&K Insurance Group, Inc., for the insuring company, shall be permitted but not obligated to inspect a proposed insured's, or an insured's, property and operations for underwriting purposes at any time. Neither the right to make an underwriting inspection nor the making thereof nor any report thereon shall constitute an undertaking, on behalf of or for the benefit of any insured, or other, to determine or warrant that such property or operations are safe or healthful, or in compliance with any standards, rules or regulations. Underwriting inspections when conducted are for the sole purpose of determining and/or improving the insurability of certain property and operations and not safety. I also understand that an insured is solely responsible for the safety of its facilities and operations and shall not rely upon any underwriting inspections to determine the safety of its facilities or operations and shall not diminish or forego its own safety practices and procedures.

I understand that the insurance company in determining whether to provide a quotation for insurance coverage will rely on the information contained in the application and all other information being submitted. I hereby warrant, represent and confirm that, to the best of my knowledge, all information provided is complete, true and correct.

I also understand that no insurance will be in effect unless and until the insurance company, or K&K as its agent, provides a quotation offering to provide insurance coverage and the insurance company, or K&K as its agent, receives written notice that the terms and conditions contained in the insurance quotation provided are accepted.

APPLICANT'S SIGNATURE	PRODUCER'S SIGNATURE (if applicable)
PRINT NAME	PRINT NAME
DATE (MM/DD/YY)	DATE (MM/DD/YY)