

# SPECIAL EVENTS

## Eligible Operations:

(Including but not limited to)

- Art displays
- Auctions
- Banquets
- Bazaars
- Charity events
- Concerts
- Conventions
- Craft displays
- Graduations
- Lectures
- Meetings
- Pageants
- Parades
- 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 65 years of experience providing sports, leisure and entertainment insurance
- In-house underwriting, policy administration, loss control and claims services
- 24-hour emergency claims phone service
- Insurance carriers rated "A" or higher by A.M. Best
- Premium installment plans available

For event insurance from small gatherings to world-class celebrations, K&K covers special events of all sizes. Through years of experience, we've found that tailored coverages designed to fit your event provide the best insurance coverage. For smaller events, our risk purchasing group program protects clients without unnecessary coverages that larger special events require. For events of all sizes, turn to K&K for superior insurance protection.

## Coverages Available & Program Highlights:

### General Liability

- Written on an Admitted Basis
- Broadened Coverage Form
- No General Aggregate
- 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
- Transmissible Pathogens Coverage

### 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

### Event Cancellation & Non-appearance

## Common Associated Exposures:

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

Insuring the world's fun.®

### Contact Information:

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

### Special Events Program

PHONE: 800.553.8368  
FAX: 260.459.5624

EMAIL:  
KK.EventsAttractions@  
kandkinsurance.com

WEB SITE:  
kandkinsurance.com

### Short Term Special Events RPG Program

For short term special events with less than 12,000  
attendance

PHONE: 877.648.6404  
FAX: 260.459.5502

EMAIL:  
info@eventinsurance-kk.com

WEB SITE:  
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 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:

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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

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 www.kandkinsurance.com  
 CA# 0334819

# FESTIVAL/SPECIAL EVENT APPLICATION

**IMPORTANT**

**THIS IS NOT A BINDER. INCOMPLETE AND UNSIGNED FORMS WILL BE RETURNED FOR COMPLETION.**

## APPLICANT INFORMATION

Named Insured as it is to appear on policy: \_\_\_\_\_  
 Doing Business As: \_\_\_\_\_  
 Insured is:  Corporation  Partnership  Joint Venture  Other: \_\_\_\_\_  
 Mailing Address: \_\_\_\_\_  
 City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_  
 Contact Person: \_\_\_\_\_ Title: \_\_\_\_\_  
 Telephone Number: (\_\_\_\_) \_\_\_\_\_ Fax Number: (\_\_\_\_) \_\_\_\_\_  
 E-mail Address: \_\_\_\_\_ Web Site: \_\_\_\_\_

## AGENT / BROKER INFORMATION (if applicable)

Name of Agent/Brokerage: \_\_\_\_\_  
 Contact Person: \_\_\_\_\_  
 Mailing Address: \_\_\_\_\_  
 City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_  
 Telephone Number: (\_\_\_\_) \_\_\_\_\_ Fax Number: (\_\_\_\_) \_\_\_\_\_  
 Tax ID Number: \_\_\_\_\_ E-mail Address: \_\_\_\_\_

## UNDERWRITING INFORMATION

1. Name of Event: \_\_\_\_\_
2. Description of event/operations/business: \_\_\_\_\_  
 \_\_\_\_\_
3. Policy Period Requested: \_\_\_\_\_ to \_\_\_\_\_
4. Date(s) of Event: \_\_\_\_\_  
 Opening and closing hours of event: Open: \_\_\_\_\_ Close: \_\_\_\_\_
5. Location of Event Site (Name of Facility): \_\_\_\_\_  
 Address: \_\_\_\_\_  
 City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_
6. What is your past experience producing this type of event? \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_
7. Gross Receipts last year (all sources): \$ \_\_\_\_\_  
 This year's budget: \$ \_\_\_\_\_
8. Estimated total attendance this year: \_\_\_\_\_  
 Estimated maximum daily attendance: \_\_\_\_\_  
 Total attendance last year: \_\_\_\_\_

9. Annual owned or leased grounds exposure:  Yes  No

If yes, how many acres: \_\_\_\_\_

10. List any entities requiring Additional Insured status on your policy

<u>Name of Entity</u>	<u>Business Relationship to You</u>	<u>Certificate Required</u>
a. _____		<input type="checkbox"/> Yes <input type="checkbox"/> No
b. _____		<input type="checkbox"/> Yes <input type="checkbox"/> No
c. _____		<input type="checkbox"/> Yes <input type="checkbox"/> No

11. Has insurance for this event ever been:  Cancelled  Declined  Nonrenewed

If so, please explain: \_\_\_\_\_

12. Does this Organization engage in any other business operations under the same name?  Yes  No

If yes, please explain: \_\_\_\_\_

13. Who provides security for this event?  City  County  State  Employees  Private Agency

a. Does the private agency provide a Certificate of Insurance naming you as additional insured?  Yes  No  N/A

b. If security personnel are the event employees, are they armed?  Yes  No  N/A

If yes, please attach training procedures to this application.

c. Average number of security officers per event day: \_\_\_\_\_

d. Average number of security officers after hours: \_\_\_\_\_

14. Minimum number and type of medical personnel:

Paramedic \_\_\_\_\_ EMT/EMS \_\_\_\_\_ Nurse \_\_\_\_\_ Other \_\_\_\_\_

a. Distance to nearest hospital: \_\_\_\_\_ Response time in minutes: \_\_\_\_\_

b. Is there an ambulance on site?  Yes  No

c. Describe any other medical facilities on site: \_\_\_\_\_

15. Do you have written emergency procedures addressing the following?:  Yes  No

Severe weather  Bomb threat  Catastrophic occurrences (e.g. bleacher collapse)

16. Type of concert, if applicable:  Hard Rock  Jazz  C&W  Classical

Bluegrass  Pop Rock  Other: \_\_\_\_\_

17. Type of seating during event:  Assigned  Festival  None

18. If event is held indoors, does security check for cans and bottles at the door?  Yes  No

19. Grandstands: \_\_\_\_\_  Yes  No Year Built: \_\_\_\_\_

Construction:  Wood  Concrete  Metal Grandstand Height: \_\_\_\_\_ (ft)

Guardrails:  Sides  Back Kick boards in place?  Yes  No

20. Number of Fixed Bleachers: \_\_\_\_\_ Construction:  Wood  Concrete  Metal Bleacher Height: \_\_\_\_\_ (ft)

Number of Portable Bleachers: \_\_\_\_\_ Construction:  Wood  Metal Bleacher Height: \_\_\_\_\_ (ft)

Guardrails:  Sides  Back Kick boards in place?  Yes  No

Age of oldest bleacher unit: \_\_\_\_\_

21. Do you have a documented inspection/maintenance program for grandstands and/or bleachers?  Yes  No

If yes, date of last inspection: \_\_\_\_\_

22. If event is held outdoors, describe fencing used to prohibit entry by non-ticket holders: \_\_\_\_\_

23. Do you have a petting zoo?  Yes  No  
 If Yes, is it operated by an independent contractor?  Yes  No  
 If Yes, do you receive a certificate of insurance naming you as an additional insured?  Yes  No  
 Do you have a contract with a hold harmless and indemnification agreement?  Yes  No  
 Are all animals properly vaccinated?  Yes  No  
 Is there a hand washing at the exit of the petting zoo?  Yes  No  
 Is there signage posted with regard to the importance of hand washing after animal contact?  Yes  No
24. Do you obtain certificates of insurance from product and/or service providers naming you as an additional insured?  Yes  No
25. Do you provide housing for vendors and/or contractors?  Yes  No  
 If yes, please describe: \_\_\_\_\_

**PARADE SECTION (if applicable)**

26. Date(s) of Parade: \_\_\_\_\_
27. Number of Floats: \_\_\_\_\_
28. Estimated spectator attendance: \_\_\_\_\_
29. Are souvenirs or other items allowed to be thrown into the crowd?  Yes  No
30. Check if any of the following additional coverages are needed through K&K Insurance Group, Inc.:
- |                                                                                            |                                                                                                                                       |
|--------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------|
| <input type="checkbox"/> A.* Motorsports Liability (tractor pull, demo derby, auto racing) | <input type="checkbox"/> H.* Property; Auto Liability (including Nonowned/Hired); Inland Marine; Crime; Excess; Worker's Compensation |
| <input type="checkbox"/> B.* Liquor Liability                                              | <input type="checkbox"/> I.* Directors and Officers Liability                                                                         |
| <input type="checkbox"/> C.* Fireworks Liability                                           | <input type="checkbox"/> For profit <input type="checkbox"/> Non-profit                                                               |
| <input type="checkbox"/> D.** Excess Fireworks Liability                                   | <input type="checkbox"/> J. Directors and Officers Medical                                                                            |
| <input type="checkbox"/> E.** Contingent Ride Liability                                    | Number of Directors and Officers: _____                                                                                               |
| <input type="checkbox"/> F.* Rodeo Spectator Liability                                     |                                                                                                                                       |
| <input type="checkbox"/> G. Volunteer Workers Medical                                      |                                                                                                                                       |
| Number of volunteers: _____                                                                |                                                                                                                                       |

**\*Requires separate application and/or \*\* requires a Certificate of Insurance evidencing underlying coverage.**

**SUMMARY OF REQUESTED ITEMS**

31. Please enclose the following items along with the completed application and forward to K&K Insurance Group, Inc.:
- Complete schedule of events, if not on your web site.
  - Please submit a diagram of the parade route from beginning to end (if applicable).
  - Four (4) year detailed loss history from previous carrier(s).

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.

\_\_\_\_\_  
Applicant's Signature

\_\_\_\_\_  
Producer's Signature (if applicable)

\_\_\_\_\_  
Applicant's Name (print)

\_\_\_\_\_  
Producer's Name (print)

\_\_\_\_\_  
Date

\_\_\_\_\_  
Date



# VENDORS AS ADDITIONAL INSURED INFORMATION FORM

Name of Insured: \_\_\_\_\_

Name of Event: \_\_\_\_\_

Dates of Event: \_\_\_\_\_

#	VENDOR NAME	YEARS OF EXPERIENCE	TYPES OF FOODS OR DISPLAYS	NUMBER OF BOOTHS OR STANDS	*EVER CANCELLED/REFUSED COVERAGE		*CLAIMS LAST THREE YEARS	
					YES	NO	YES	NO
1.					<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2.					<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3.					<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4.					<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5.					<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6.					<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7.					<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
8.					<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
9.					<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
10.					<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
11.					<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
12.					<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
13.					<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**\* If "YES" please explain on back of form. If additional space is needed please attach additional sheets with this form.**

I understand that the insurance company, in determining whether to provide insurance coverage, will rely on the information contained in this form 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.



# LIQUOR LIABILITY APPLICATION

- 1. Named Insured as it is to appear on policy: \_\_\_\_\_
- 2. Name of Alcoholic Beverage Licensee: \_\_\_\_\_
- 3. Alcoholic Beverage License Number: \_\_\_\_\_ Class of License: \_\_\_\_\_
- 4. Is coverage for a specific event?  Yes  No
- 5. Opening and closing hours of event(s) (for each event): \_\_\_\_\_

**NOTE: Alcohol sales must cease a minimum of 1/2 hour before event closing**

- 6. Has applicants' alcohol beverage license ever been revoked, suspended or fined?  Yes  No  
If yes, please explain: \_\_\_\_\_
- 7. Has applicant incurred claims for liquor liability during the last three years?  Yes  No  
If yes, please explain: \_\_\_\_\_
- 8. Has any insurer cancelled or non-renewed coverage during the last three years?  Yes  No  
If yes, please explain: \_\_\_\_\_
- 9. Type of alcoholic beverages sold: \_\_\_\_\_

10. Annual Gross Sales:

Event	Alcoholic Beverage Sales	Food Sales
_____	\$ _____	\$ _____
_____	\$ _____	\$ _____

- 11. Are patrons allowed to carry alcoholic beverages onto the premises?  Yes  No
- 12. Do you maintain security personnel at event entry check points?  Yes  No  
Do they exercise the right of search and seizure of contraband items?  Yes  No
- 13. Are the alcohol sales and consumption contained by fencing within one fixed site?  Yes  No
- 14. Name the formal awareness training program that the servers receive (e.g. TIPS, TAMs, TABC): \_\_\_\_\_
- 15. At what point of sale are I.D.'s checked? \_\_\_\_\_
- 16. Are rules and regulations clearly displayed for patrons' viewing?  Yes  No
- 17. Is there any type of designated driver program in effect?  Yes  No
- 18. Is there any other Liquor Liability coverage being provided?  Yes  No  
If yes, explain and attach a copy of the certificate of insurance: \_\_\_\_\_

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.

\_\_\_\_\_  
Applicant's Signature

\_\_\_\_\_  
Producer's Signature (if applicable)

\_\_\_\_\_  
Applicant's Name (print)

\_\_\_\_\_  
Producer's Name (print)

\_\_\_\_\_  
Date

\_\_\_\_\_  
Date



# MANDATORY SIGNATURE SUPPLEMENT TO ALL APPLICATIONS, QUESTIONNAIRES, & ENROLLMENT FORMS

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

### Applicable in AL, AR, DC, LA, MD, NM, RI and WV

Any person who knowingly (or willfully)\* presents a false or fraudulent claim for payment of a loss or benefit or 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. \*Applies in MD Only.

### Applicable in CO

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 Agencies.

### Applicable in FL and OK

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)\*. \*Applies in FL Only.

### Applicable in HI

For your protection, Hawaii law requires you to be informed that presenting a fraudulent claim for payment of a loss or benefit is a crime punishable by fines or imprisonment, or both.

### Applicable in KS

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 which 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.

### Applicable in KY, NY, OH and PA

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\* (not to exceed five thousand dollars and the stated value of the claim for each such violation)\*. \*Applies in NY Only.

### Applicable in MA, NE, and VT

Any person who knowingly and with intent to defraud any insurance company or another 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 committing a fraudulent insurance act, which may be a crime and may subject the person to criminal and civil penalties.

### Applicable in ME, TN, VA and WA

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 and denial of insurance benefits. \*Applies in ME Only.

### Applicable in MN

Any person who files a claim with intent to defraud or helps commit a fraud against an insurer is guilty of a crime.

### Applicable in NJ

Any person who includes any false or misleading information on an application for an insurance policy is subject to criminal and civil penalties.

### Applicable in OR

Any person who knowingly and with intent to defraud or solicit another to defraud the insurer by submitting an application containing a false statement as to any material fact may be violating state law.

FRAUD APPS (2016/04)

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)