# SCHOOL ATHLETICS

## **Eligible Operations:**

- College athletic - H.S. athletic conferences - Bowl games

conferences/ associations - Coaches & officials - Ir. college athletic

associations - Collegiate athletic & - Sports camps & clinics

programs

- Collegiate clubs & - Tournaments/

activity programs - Student government

intramural sports programs

all-star games

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

- \$3,500 minimum account premium
- \$1,500 minimum per collegiate conference

### **Ineligible for this program:**

- Liability coverage for individual high schools or individual private schools
- Stand alone legal liability to participants

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

- Experienced & professional staff dedicated exclusively to servicing the K&K School **Athletics 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
- Premium installment plans available

K&K Insurance provides unique insurance programs for all levels of intercollegiate and interscholastic sports activities.

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

### **General Liability**

- Broadened Coverage Form
- Volunteers as Additional Insureds
- Legal Liability to Participants
- No Deductible
- Employee Benefits Liability
- Sponsors, Lessors as Additional Insureds

### **Property**

- Over 25 Property Enhancements

### **Inland Marine**

### Commercial Auto

- Nonowned/Hired Auto
- Business Auto

**Directors and Officers Liability** 

### Crime

**Excess Liability** 

### **Excess Accident Medical**

- K-12 (mandatory and voluntary) **Including Athletics**
- College Athletics

### Catastrophic Accident Medical

- K-12 Including Athletics
- College Athletics

Sexual Abuse & Molestation

Event Cancellation & Non-appearance

# **Common Associated Exposures:**

- Ancillary events related Fund raisers to scheduled sports activities

  - Office premises
  - Setup/teardown days

Insuring the world's fun-

### **Submission Instructions:**

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

### **Contact Information:**

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

# **School Athletics Program**

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)

# Preliminary Underwriting Information Required:

- Application(s) (see below)
- Five years of company loss runs, including current year
- Copy of procedures manual
- Certificate of Insurance from vendors, independent contractors or exhibitors listing insured as additional insured

# **K&K School Athletics Application(s):**

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

### **Athletic Conferences**

- Athletic Conferences Application
- Nonowned/Hired (included in above application)
- Liquor Liability Application (if applicable)
- Security Supplemental Information (if applicable)

### **Intercollegiate Athletic Association**

- Intercollegiate Athletic Association Application

### **High School Athletics/Activities Association**

- High School Activities/Athletics Association Application
- Nonowned/Hired Application (if applicable)

### **Bowl/All-star Games**

- Bowl/All-star Games Application
- Participant Accident Supplemental Application (if applicable)
- Nonowned/Hired Application (if applicable)
- Liquor Liability Application (if applicable)
- Fireworks Supplemental Application (if applicable)
- Security Supplemental Information (if applicable)
- Inflatable Liability Questionnaire (if needed)
- Sexual Abuse & Molestation Supplemental (if needed)

### **Coaches/Officials**

- Coaches/Officials Liability Application

### **Intercollegiate Sports Accident Medical**

- Intercollegiate/Club/Intramural Sports-Basic Medical Insurance Program Quotation Request Form

### **Interscholastic Sports Accident Medical**

- Interscholastic Quotation Request Form



1712 Magnavox Way P.O. Box 2338 Fort Wayne, IN 46801-2338 (800) 441-3994 / (260)459-5588 Fax (260) 459-5120 CA# 0334819

Name of School:

# **INTERCOLLEGIATE SPORTS ONLY BASIC MEDICAL INSURANCE PROGRAM QUOTATION REQUEST FORM**

Web Site:											
Mailing Address:											
City:											
Information Provided	Ву:						Т	itle:			
Phone:	Fax: _			E	-mai	l Addres	s:				
			Division:								
NUMBER OF PARTI	CIPANTS										
I	Men Women					Women					Women
		GOLF	ICC					IM/DIVE			
DAND		GYMNAST						INIS	D		
- A		ICE HOCKE KARATE/JU						ACK & FIEL LEYBALL			
		LACROSSE						ATER POLO			
		RIFLE	-					RESTLING			
DOVING		RODEO					-	HERS (LIS	(T)		
0115551 545550		ROWING/C	REW					ilito (Lio	,		
ODOGO COLINITOV		RUGBY									
		SAILING									
EQUESTRIAN _		SKIING									
FENCING _		SOCCER									
FIELD HOCKEY		SOFTBALL									
FOOTBALL, FALL		STUDENT	MANAG	ERS			-				
FOOTBALL, SPRING		SQUASH/R	ACQUET	ΓBALL		_	_				
1. PREVIOUS INSURA	NCF INFORMAT	ION: Pleas	e provi	de conie	es of	claim ren	orts fr	om vour r	orior insu	rance car	rier(s)
		1011111000				Two Years					nt Year
Maximum Medical Coverage		\$		\$	\$		\$		\$		
Excess or Primary		<del>T</del>									
Deductible			\$		\$			\$		\$	
Full Coverage for Pre-Existing Conditions			□ Yes	□ No		Yes 🗆	No	☐ Yes	□ No	□ Yes	□ No
Full Coverage for HMO/PPO Denials			□ No		Yes 🗆	No	☐ Yes	□ No	☐ Yes	□ No	
Benefit Period Lin	nit										
Accidental Death Maximum Limit			\$ 5		\$	\$		\$		\$	
Premium			\$		\$	\$		\$		\$	
Number of Claims	s Paid				_ _			_		_	
Benefits Paid			\$		\$_			\$		\$	
as of (Date)					_						
Name of Insurer					_						

# 2. RISK MANAGEMENT INFORMATION: Certified athletic trainer(s) on staff? ☐ Yes □ No If yes, for which sports is trainer responsible?\_\_\_\_\_ Team Physician: ☐ On Staff ☐ On Retainer ☐ Other (please describe)\_\_\_\_\_\_ Physician's Specialty: Is physician board certified? ☐ Yes ☐ No Does the athletic department or coaching staff routinely: Obtain information about athlete's other insurance coverage? ☐ Yes ☐ No Require pre-participation physical examination? ☐ Yes □ No If yes, for which sports?\_\_\_\_\_ Type of institution? □ Public □ Private Type of surface where activities take place? □ Artificial □ Grass What other activities take place on this surface?\_\_\_\_\_ Does your institution have a medical school which provides care at no cost to the athletes? ☐ Yes ☐ No What percentage of your student athletes have primary medical coverage?\_\_\_\_\_ This is not an offer of coverage nor an application for insurance. Requests for coverage will be subject to company underwriting standards. Actual coverage terms will be described in a policy of insurance if one is issued. I understand that the insurance company in determining whether to provide a quotation for insurance coverage will rely on the information contained in the 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. Applicant's Signature Producer's Signature (if applicable) Applicant's Name (print) Producer's Name (print)

Please mail or fax both sides of this form to:



Date (MM/DD/YY)

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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 HIS URBANCE 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.

NOTICE TO 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 MAY BE 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)						