

CAMPS, CONFERENCE & RETREAT CENTERS

Eligible Operations:

- Activity camps
- Day camps
- Conference centers
- Leadership camps
- Learning camps
- Religious retreats
- Resident camps
- Summer camps

Key Underwriting/Qualifying

Factors (Including but not limited to):

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

Ineligible Operations:

- Athletic/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)

K&K Benefits:

- Experienced & professional staff dedicated exclusively to servicing the K&K Camp Program for over 25 years
- Proud industry involvement through active participation in American Camp Association, Christian Camp and Conference Association, 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 (ACA National, Tri-State and Mid-States Camping and CCCA National Conferences)
- 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)

With the coverage of K&K's Camp Program, your clients can spend time on important things like keeping campers happy. We'll take care of the rest with an insurance program specifically tailored to the individual needs of your camp.

Coverages Available & Program Highlights:

General Liability

- Broadened Coverage Form
- Non-audited Policy
- 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
- Nonowned Watercraft up to 51'
- Personal and Advertising Injury Definition Expanded
- Camp Director Liability
- Cyber Liability Coverage
- Crisis Response Coverage

Camp Participant Accident & Medical (see Group Protector)

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, adventure course structures, climbing walls and athletic back stops
- 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

Event Cancellation & Non-appearance (see Show Stoppers)

Common Associated Exposures:

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

Insuring the world's fun®

Contact Information:

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

Camp Program

PHONE: 877.355.0315

EMAIL:
KK.CampCgrdResort@
kandkinsurance.com

WEB SITE:
kandkinsurance.com

Amateur Sports RPG Program

For sport and smaller nonsport day camps

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)

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 detailed, currently-valued company loss runs
- Pictures of facility
- Web site address (if available)
- Copy of sexual abuse screening & written procedures
- Diagram or "Plot Plan" of premises

Camps Application(s):

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

K&K Application(s)

- Camp Insurance Application
- Abuse and Sexual Misconduct Application (if needed)
- Workers' Compensation Supplemental (if needed)
- Camp Participant Accident Primary Medical Expense Coverage (if needed)
- Employee/Volunteer Transportation Questionnaire (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

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