

# COMMUNITY CENTERS

## Eligible Operations:

- Boys & Girls clubs
- Community centers
- Jewish community centers
- YMCAs
- YWCAs

## 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:

- Residential, habitational or dormitory operations
- Counseling, intervention or encounter groups
- 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

Over 70 years experience has allowed K&K to design a competitive insurance program for community centers, including Boys & Girls Clubs, YMCAs, YWCAs, Jewish community centers and other similar risks. We offer a stable, committed carrier as well as top quality service. This, coupled with our in-house claims handling, binding and policy issuance authority, has made us the leader in the specialty insurance marketplace.

## Coverages Available & Program Highlights:

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### 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

### 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

### 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
- Fitness/exercise programs
- Field trips
- Restaurants/lounges
- Recreational/craft/educational programs
- Swimming pools
- Whirlpools/saunas/steamrooms

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### Contact Information:

1712 Magnavox Way  
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:  
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 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 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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