

FESTIVALS

Eligible Operations:

- Arts & craft festivals
- City celebrations
- Ethnic festivals
- Exhibitions/expositions
- Music festivals
- Holiday celebrations
- Themed festivals (e.g. rib fest, tulip festival, etc.)

Key Underwriting/Qualifying

Factors (Including but not limited to):

- Management must have at least three years festival/event management experience
- Minimum premiums
general liability- \$2,500
package- \$5,000

K&K Benefits:

- Experienced & professional staff dedicated exclusively to servicing the K&K Festival Program for over 20 years
- Proud member of International Festivals & Events Association (IFEA) as well as many state and regional organizations
- 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

When it comes to festivals, you name it, chances are we've covered it—everything from small community tulip festivals to nationally known and recognized festivals. K&K has everything you need in insurance coverage to keep things festive.

Coverages Available & Program Highlights:

General Liability

- Written on an Admitted Basis in Most States
- Broadened Coverage Form
- Non-auditable Policy
- No Deductible
- Legal Liability to Participants
- Volunteer Accident- Accident Medical Coverage For Volunteers
- Volunteers as Additional Insureds
- Contingent Ride Liability
- Fireworks Liability
- Liquor Liability
- Vendor/Exhibitor Coverage
- Employee Benefits Liability

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

Workers' Compensation

Event Cancellation & Non-appearance

Common Associated Exposures:

- Arts & crafts displays
- Food & beverage concessions
- Horticultural/home economics exhibits
- Parades

Insuring the world's fun[®]

Contact Information:

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

Festival Program

PHONE: 800.553.8368

FAX: 260.459.5624

EMAIL:

KK.EventsAttractions@
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 detailed, currently-valued company loss runs
- Diagram/site plan of location/ setup
- Web site address
- Schedule of events

Festival Application(s):

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

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
- Workers' Compensation

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