## FRANCHISED MOTORCYCLE & POWERSPORT DEALERSHIPS

### **Approved Manufacturer Brands:**

- Aprilia
- Arctic Cat
- Bad Boy ATV
- Bennche
- Big Bear American Made Choppers, Inc.
- BMW
- Bombardier
- Boss Hoss
- Bourget's Bike Works
- California Side Car
- Can-am
- Champion Side Car
- Derbi
- Ducati
- E-TON
- EZ-GO
- Genuine Scooters
- Gilera
- Harley-Davidson
- Honda
- Husqvarna/ Cagiva USA
- Hyosung
- Indian - Kawasaki

- KTM
- Kymco
- Lehman Trikes, Inc.
- Lvnx
- Mahindra Roxor
- Moto Guzzi
- Motor Trike, Inc.
- Orange County Choppers
- Piaggio
- Polaris
- Royal Enfield
- Saxon
- SeaDoo
- Segway
- Schwinn Motor
  - Scooters
- SkiDoo
- Suzuki
- The Trike Shop
- Tomberlin Golf
  - Carts
- Triumph
- Ural
- Vespa
- Yamaha
- Zero
- Knievel

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

- \$7,500 & \$10,000 minimum account premium, depending on state filing

#### **Common Associated Exposures:**

- Demo rides
- Parts & accessories sales
- Service & repair
- Storage of customer units

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

- Experienced & professional staff dedicated to servicing the K&K Franchised Motorcycle & Powersport Dealership Program for over 30 years
- 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

The Franchised Motorcycle & Powersport Dealership Program has been specifically designed to provide dealerships selling powersports products with a comprehensive package policy including optional excess, employment related practices liability and workers' compensation. Eligible dealership operations sell products including motorcycles, ATVs, snowmobiles, watercraft, etc. Liability coverage is limited to approved manufacturer brands.

#### **Coverages Available:**

#### Garage

- Demo Liability (including watercraft)
- Hired and Nonowned Auto Liability and Physical Damage
- Federal Odometer
- Title E&O
- Truth-in-lending
- Agents E&O
- False Pretense
- Damage to Product and Work
- Dealers Physical Damage
- Drive-away Collision Coverage
- Transit & Temporary Locations
- Garagekeepers

#### **General Liability**

#### **Property**

- Buildings; Business Personal Property; Business Income/Extra Expense
- False Pretense
- Equipment Breakdown
- Property Enhancement Endorsements

#### **Inland Marine**

Crime

**Excess Liability** 

**Employment Practices Liability** 

Workers' Compensation

## **Program Highlights:**

- Interest-free payment plans available.
- Boats manufactured by Bombardier and Yamaha can be insured for liability, physical damage and includes demonstration coverage.
- Personal Watercraft coverage is limited to the acceptable manufacturer brands.
- Program is available to approved manufacturer brand dealerships without motorcycle sales.
- Audit and Reporting processes eliminated.
- Inventory values can be rated on prior 12-month average values.

#### **Contact Information:**

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

# Franchised Motorcycle & Powersport Dealership Program

PHONE: **800.552.9253** FAX: **260.459.5511** 

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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)
- Five years of company loss runs, as applicable
- Employee list with name, date of birth, license number, job title and if furnished a vehicle
- List of owned vehicles
- If a new venture, a business plan, ProForma and a narrative detailing owner's experience (required)
- Prior 12-month inventory values

## Motorcycle & Powersport Dealership Application(s):

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

#### **K&K Application(s)**

- Franchised Dealership Supplemental

#### **ACORD Application(s)**

- Property
- General Liability
- Garage
- Crime
- Inland Marine
- Excess Liability
- Workers' Compensation