

# INDEPENDENT INSTRUCTOR OF THE ARTS

## Eligible Operations:

An instructor age 18 or older who conducts private or group instruction for any of the following is eligible to enroll in this program:

- Artist painting
- Clay work and/or pottery
- Craft making
- Culinary (chef, baker)
- Digital photography and/or art
- Drama
- Drawing
- Instrumental Music (brass, percussion, string, woodwind)
- Language
- Piano, keyboard and/or organ
- Public speaking
- Sculpting
- Vocals

## Key Underwriting/Qualifying

### Factors (Including but not limited to):

- Must be an instructor who directly supervises an individual or group in music and/or arts

### Ineligible for this program:

- Instructors under the age of 18
- Employment as an exempt or non-exempt employee of a school, university or college
- Instructors operating outside the U.S.
- Sports, fitness or dance related instructor activities

## K&K Benefits:

- Experienced & professional staff dedicated exclusively to servicing the K&K Instructor Programs
- Over 60 years of experience providing sports, leisure and entertainment insurance
- In-house underwriting, policy administration and claims services
- 24-hour emergency claims phone service
- Insurance carriers rated "A" or higher by A.M. Best

This program has been designed to meet the unique needs of a U.S.-based independent instructor of the arts. Coverage provided includes important liability protection for liability claims arising out of their operations.

Please note, this program does not provide liability coverage for the operation, ownership or management of an art or music facility.

## Coverages Available & Program Highlights:

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### General Liability

- Bodily Injury and Property Damage
- Personal and Advertising Injury
- Products and Completed Operations
- Damage to Premises Rented to You
  
- Medical Expense (other than participants)
- Professional Liability
- Legal Liability to Participants
- No Charge for Certificates of Insurance

Insuring the world's fun.®

**Contact Information:**

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

**Arts Instructor**

Risk Purchasing Group Program

**PHONE: (877) 648-6404**

**FAX: (260) 459-5502**

**EMAIL:**

info@eventinsurance-kk.com

**WEB SITE:**

www.kandkinsurance.com

California License #0334819

**Submission Instructions:**

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To request coverage through this program, please submit the appropriate application along with the 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 appropriate brochure and enrollment form to make sure you meet all the underwriting guidelines and understand the program terms and conditions. Please contact a K&K representative if you have any questions.

**Underwriting Information Required:**

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- Completed and signed enrollment form(s) (see below)
- Full payment by check or credit/debit card

**Independent Instructor of the Arts Application(s):**

(Applications can be obtained from our web site: [www.kandkinsurance.com](http://www.kandkinsurance.com))

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**K&K Application(s)**

- Independent Instructor of the Arts Enrollment Form

**NOTE:**

Agent/broker commission is not payable in this program. A fee may be charged separately, subject to state regulations. Contact a K&K representative if you have questions.

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