

OUTFITTERS & GUIDES

Eligible Operations:

- Adventure/challenge ropes course
- Mountain biking
- Cabins
- Mountaineering facilitators
- Paddleboarding
- Canoeing/kayaking
- Rafting
- Hunting & fishing
- Sailing
- Indoor climbing gyms/centers
- Surfing
- Zipline

Key Underwriting/Qualifying Factors

(Including but not limited to):

- Management must have at least three years management experience in the industry
- General liability minimum premium:
 - \$1,500 for water activities
 - \$2,500 for mountaineering and ropes courses

Ineligible for this program:

- Adventure races
- Rodeos
- Animal breeding/boarding
- Snowmobile rental
- Animal auctions
- Stand-alone bike rentals
- ATV rentals
- Stand-alone cross country and backcountry skiing
- Dude ranches
- Stand-alone equine operations
- Destination resorts
- Stand-alone portable climbing walls
- Golf cart rental
- Steeplechase
- Mud runs
- Petting zoo
- Retail only operations

K&K Benefits:

- Experienced & professional staff dedicated exclusively to servicing the K&K Outfitters & Guides Program for over 10 years
- 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

K&K is a leader in providing custom insurance programs to the outfitters & guides industry. When it comes to specialized coverages go to the company that knows the business. We understand and insure adventure activities such as white water rafting, kayaking, canoeing, hunting, fishing, rock climbing, ropes courses, climbing walls and much more.

Also Available - A special risk purchasing group program with a reduced minimum premium for outfitter and guide operations that:

- Are engaged in select activities such as Class I, II, III and flat water operations, guided sea kayaking, paddling schools, guided hunting and fishing, hiking, backpacking, bicycling, cross-country skiing, snow-shoeing and non-motorized watercraft/tube rental
- Meet specific gross revenue levels
- Have been in business for at least one year or 3 years equivalent experience
- General Liability minimum premium \$1,050

Coverages Available & Program Highlights:

General Liability	Inland Marine
Commercial Auto	Crisis Response
Excess Liability	Abuse Molestation
Commercial Property	

Common Associated Exposures:

- Camping
- Liquor Liability
- Equine
- Lodges
- Equipment rentals
- Restaurants
- Food & beverage concessions
- Retail sales
- Hiking
- Skiing
- Instruction
- Swimming

Buy Coverage On-line!

K&K's specialty web site, outfittersguide-kk.com offers on-line quoting and purchasing. Commission payable to agents/brokers when utilizing our on-line purchasing web site.

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Contact Information:

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Outfitters & Guides Program

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FAX: 260.459.5810

EMAIL:

KK.VenueGaming@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)
- Five years of company loss runs
- Facility brochure (if available)
- Copy of waiver & release forms
- Website

Outfitters & Guides Application(s):

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

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