

PARI-MUTUEL RACING

(Horse Tracks)

Eligible Operations:

- Harness tracks
- Off-track betting parlors
- Off-track betting
- Quarter horse tracks
- Racino gambling
- Simulcast facilities
- Thoroughbred tracks

Key Underwriting/Qualifying

Factors (Including but not limited to):

- \$3,500 minimum account premium

Ineligible for this program:

- Chariot racing
- Steeplechase events

K&K Benefits:

- Experienced & professional staff dedicated exclusively to servicing the K&K Pari-mutuel Program for over 25 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 offers insurance products developed specifically for the pari-mutuel industry that address the unique needs of horse tracks. Our specialized coverages will keep your operations running smoothly. For pari-mutuel insurance, K&K is always a winner.

Coverages Available & Program Highlights:

General Liability

- Legal Liability to Participants
- Horse Legal Liability
- Liquor Liability
- Employee Benefits Liability

Property

Inland Marine

Commercial Auto

Crime

Excess Liability

Jockey Accident Medical Coverage

Workers' Compensation (in select states)

Common Associated Exposures:

- Casinos
- Entertainment
- Food & beverage concessions
- Hotel/Motel
- Promotional activities
- Restaurants/lounges
- Valet parking

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Contact Information:

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

Pari-mutuel Racing Program

PHONE: 800.440.5580
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) for other requested coverages
- Five years of company loss runs
- Most current financial statement
- Copy of stall agreement

Pari-mutuel Racing Application(s):

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

K&K Application(s)

- Horse Track Liability Information Form
- Horse Legal Liability Application
- Participant Legal Liability Horse Racing Supplemental Application
- Liquor Liability Application (if needed)
- Security Supplemental Information
- Jockey Accident Medical Proposal Request Form (if needed)

ACORD Application(s)

- Property
- Crime
- Commercial Auto
- Inland Marine
- Excess Liability

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