

# RESORTS/GUEST RANCHES

## Eligible Operations:

- Private or publicly held destination resorts and guest ranches with stay-and-play activities on-site
- Boutique Hotels (non-franchised) with limited amenities

## Key Underwriting/Qualifying Factors

(Including but not limited to):

- Manager must have 3 years industry management experience
- \$5,000 Minimum Account Premium

## Ineligible for this program:

- Bed & Breakfast
- Ski Resort
- Franchised hotels/motels
- Waterparks, amusement parks, etc. as primary reason for patronage to the facility.
- Homeowners associations
- Mobile Home Parks

## K&K Benefits:

- Experienced & professional staff dedicated exclusively to servicing the K&K Resort Program for over 20 years
- Proud industry involvement through active participation in American Outdoors, Professional Paddlesports of America and the Association for Experiential Educators (AEE) and American Camp Association
- 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 (interest-free, fee-free)

With the coverage of K&K's Resort and Guest Ranch Program, your clients can spend time on important things like keeping guests happy. We'll take care of the rest with an insurance program specifically tailored to the individual needs of your operation.

## Coverages Available & Program Highlights:

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### General Liability

- Broadened Coverage Form
- Non-auditable Policy
- No Deductible
- Liquor Liability
- Fireworks Liability
- Expanded Bodily Injury Definition
- Nonowned Watercraft up to 51'
- Personal and Advertising Injury Definition Expanded
- Cyber Liability Coverage
- Crisis Response Coverage
- Sexual Abuse & Molestation Endorsement per perp form (subject to qualification based on minimum underwriting guidelines)

### Property

- More Than 25 Coverage Expansions
- Equipment Breakdown Included
- Vacancy Clause Redefined to Address Seasonal Operations
- Building Definition Redefined to Include: tent platforms, pavilions & shelters, signs, boat & canoe racks, permanently installed playground equipment
- Business Interruption (Civil Authority Expansion Available in certain states)
- Emergency Vacating Expenses Covered, Full Building Ordinance "A" Coverage

### Inland Marine

### Commercial Crime

### Commercial Auto

### Excess Liability

### Workers' Compensation

## Common Associated Exposures:

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- Golf courses
- Golf driving ranges
- Hiking trails
- Horseback riding
- Miniature golf
- Boating/Canoeing
- Playgrounds
- Fine Dining
- Fishing & Hunting
- Cross-country skiing
- Spas/Health & Fitness Centers

Insuring the world's fun<sup>®</sup>

### Contact Information:

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

### Resorts/Guest Ranch Program

PHONE: 877.355.0315

EMAIL:  
KK.CampCgrdResort@  
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:

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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:

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- Application(s) (see below)
- ACORD application(s) for other requested coverages
- Five years of detailed, currently-valued company loss runs
- Pictures of facility
- Web site address (if available)
- Diagram or "Plot Plan" of premises

### Resort/Guest Ranch Application(s):

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

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#### K&K Application(s)

- Resort Insurance Application
- Fireworks Supplemental Application (if needed)
- Golf Course Supplemental (if needed)
- Herbicide/Pesticide Questionnaire (if needed)
- Guided Hunting/Fishing (if needed)
- Liquor Liability Application (if needed)
- Workers' Compensation Supplemental (if needed)
- Abuse and Sexual Misconduct Application (if needed)

#### ACORD Application(s)

- Property
- Crime
- Commercial Auto
- Inland Marine
- Excess Liability
- Workers' Compensation

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