

# PRODUCTS LIABILITY

## Key Underwriting/Qualifying

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

- Vendor status/certificates of insurance
- U.S.-based operations
- Deductible versus SIR requirements
- Stand alone products coverage available
- General liability must include products coverage
- Experience evaluation
- \$7,500 minimum account premium

### Ineligible for this program:

- Aviation
- Latex gloves
- Tobacco products

### K&K Benefits:

- Experienced & professional staff dedicated exclusively to servicing K&K's Products Liability clients
- Excellent relationships with several leading insurance carriers
- Active participation in product trade associations such as The International Boat Builders Exhibition & Conference (IBEX), International Health, Racquet & Sportclub Association (IHRSA), Specialty Equipment Market Association (SEMA) and International Association of Amusement Parks and Attractions (IAAPA)
- 24-hour emergency claims phone service
- Insurance carriers rated "A" or higher by A.M. Best
- Premium financing available
- Assistance with surplus lines tax filings

K&K's Product Liability Program was developed for the sports, leisure and entertainment industry with emphasis on automobile, motorcycle, sports equipment, boat, trailer and amusement ride manufacturers. The program includes most support industries and other tough product liability classes.

## Coverages Available & Program Highlights:

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### Products Liability

- Vendors as Additional Insureds
- Worldwide coverage
- Occurrence or Claims Made policy forms
- Deductible and SIR Options Available

### General Liability (including products coverage)

### Umbrella/Excess Liability

## Eligible Operations:

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- Auto, motorcycle, truck parts
- Baby products
- Boats & marine equipment
- Camping equipment
- Collector car kits, street rods, kit cars
- Custom motorcycle manufacturers
- Distributors
- Exercise equipment
- Furniture
- Gymnastic & martial art equipment
- Industrial products
- Importers
- Manufacturers
- Medical equipment
- New Ventures
- Nutraceuticals
- Racing equipment and parts
- Ski equipment, snow boards, skate boards
- Sports equipment
- Trailers & recreational vehicles
- Vitamins & Supplements

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### **Contact Information:**

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

### **Products Liability Program**

PHONE: 800.927.4756

FAX: 847.953.2901

EMAIL:

KK.General@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 at (800) 927-4756 if you have any questions.

### **Preliminary Underwriting Information Required:**

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- K&K Application(s) (see below)
- ACORD application(s) for other requested coverages
- Five years of current valued loss runs or equivalent
- Website address, brochure or narrative describing products and operations

### **Products Liability Application(s):**

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

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

- Application for Product Liability Insurance

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

- Commercial Information
- General Liability
- Umbrella/Excess

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