

AMATEUR SPORTS TEAMS, LEAGUES AND ASSOCIATIONS \$2,000,000 CGL Insurance Program and Enrollment Form This brochure is valid for effective dates from 3/1/25 through 2/28/26

Receive coverage immediately by purchasing online at www.sportsinsurance-kk.com

PROGRAM DESCRIPTION

This program has been designed for U.S.-based teams, leagues, clubs and associations conducting youth or adult amateur sports activities. Coverage provided includes important liability protection for the organization, including its employees and volunteers, for liability claims arising out of its operations. For eligible sports and age groups reported to us, covered operations consist of your scheduled, sanctioned, approved, organized and supervised practices, try-outs, clinics, games, playoffs and tournaments in which you participate or host. Coverage is also provided for your registrations, meetings, concession stand operations, parades (in which you participate), picnics, award banquets and ceremonies and incidental fund-raising activities involving the sale of products, coupons, raffle tickets and services, such as: car washes, bake sales and coin drops, for those sports and age groups reported to us.

Coverage is provided by carriers rated A (Excellent) by A.M. Best Company.

INELIGIBLE OPERATIONS

The following sport operations and affiliates are not eligible for this program. (Please note, this is not a complete listing of ineligible operations).

- · Boating activities/sports
- Boxing
- Cheerleading (age 20 & over)
- Collegiate summer teams/ leagues/associations*
- Cycling
- Dance team (age 20 & over)
- Drill team (age 20 & over)
- Equestrian
- Gymnastics, martial arts, cheer and dance studios
- In-line extreme/stunt/ aggressive/free-style skating
- Intercollegiate and interscholastic teams. leagues and associations

- · Mixed martial arts
- Open water activities/sports
- Professional/Semi-Professional teams and leagues*
- Rugby
- Shooting sports
- Skateboarding
- Skiing (water or snow)
- Soccer (age 20 & over)*
- Strength and conditioning
- Tackle and contact football (age 20 & over)
- Umpire/Referee associations involved with any ineligible sports operations

*Contact us for available coverage options

Sports groups that are affiliated with the following organizations are not eligible for this program.

- American Legion Baseball
- Babe Ruth/Cal Ripken Baseball
- Babe Ruth Softball
- Pop Warner

- Soccer Association for Youth USA (SAY Soccer)
- · World Adult Kickball Association (WAKA®)

ELIGIBLE OPERATIONS

Organizations providing instruction, practice and competition in the following sports and age groups are eligible for this program, with coverage to be provided based on Class A, Class B, or Class C classifications.

Note: 1. Coverage is available in all states, except for Alaska and Rhode Island Applicants

- 2. If your sport is not listed, contact us for proper classification.
- 3. If you have Class A, Class B and/or Class C participants on the same team, you must use the Class A rate for all participants (Class A coverage option will apply).
- 4. For Class C Sports you have the option to exclude coverage for brain injuries.

Class A Sports:

- Box lacrosse
- Broomball
- Diving
- Dodgeball
- Flex Football™ (age 20 & over)
- Gymnastics
- Ice hockey
- In-line hockey

- In-line skating (speed)
- Lacrosse (age 20 & over)
- Roller hockey (inline)
- · Umpire/referee associations for Class A Sports
- Water hockey (age 20 & over)
- Water polo (age 20 & over)
- Weightlifting (age 20 & over)
- Wrestling (age 20 & over)

Class B Sports:

- Baseball/t-ball
- Basketball
- Cricket
- Dance team (age 19 & under)
- Drill team (age 19 & under)
- Flag & touch football
- · Frisbee/Ultimate frisbee
- Golf
- Kickball
- Pickleball
- Running

- Softball
- Swimming
- **Tennis**
- Track & field
- Umpire/referee associations for
 - Class B Sports
- Volleyball Water polo (age 19 & under)
- Weightlifting (age 19 & under)

Class C Sports:

- Cheerleading (age 19 & under)
- Deck/floor/street hockey
- Field hockey
- Flex Football™ (age 19 & under)
- Lacrosse (age 19 & under)
- Roller hockey (quad)

- Soccer (age 19 & under)
- Tackle & contact football (age 19 & under)
- Umpire/referee associations for Class C Sports
- Water hockey (age 19 & under)
- Wrestling (age 19 & under)

COVERAGES AND LIMITS

Coverage provided under this program includes:

Commercial General Liability (CGL) with Broadening Endorsement – coverage which protects the insured against liability claims for bodily injury and property damages arising out of premises, operations, products and completed operations and personal and advertising injury.

Professional Liability – provides protection against claims that arise out of the rendering, or failure to render: instruction, demonstration, direction and/or advice relating to the sports activity. <u>Available for Class B & C sports only.</u>

Legal Liability to Participants (LLP) – coverage which offers protection against bodily injury liability claims brought by persons participating in covered sports activities. <u>Available for Class B & C sports only.</u>

Medical Payments for Participants – coverage which pays the medical and dental expenses incurred by a participant when an accidental injury occurs while participating in your covered sports activities. The coverage is provided on an excess basis, responding after all other medical coverage available to the participant has been exhausted. If no other medical coverage exists, the coverage becomes primary. A \$100 deductible applies to each claim and the benefit period is two years from the date of the accident. Available for Class B & C sports only.

Hired Auto and Non-Owned Auto Liability – coverage which protects the insured against liability claims arising out of the maintenance or use of motor vehicles hired, leased, rented, or borrowed by the insured on a short-term basis, as well as coverage for those autos your organization does not own, lease, hire, rent or borrow that are used in conjunction with your operations. Coverage does not extend to the transporting of participants or to the use of multi-passenger vehicles (designed to carry 9 or more persons), or to those vehicles that are rented, hired or borrowed on a long-term basis.

CLASS A, B, & C SPORTS INCLUDE				
Commercial General Liability (CGL):*	Option 2			
Each Occurrence Limit	\$ 2,000,000	\$ 2,000,000		
General Aggregate Limit (Other than Products-completed Operations)	\$ 5,000,000	\$ 5,000,000		
Products-completed Operations Aggregate	\$ 2,000,000	\$ 2,000,000		
Personal and Advertising Injury Limit	\$ 2,000,000	\$ 2,000,000		
Damage to Premises Rented to You Limit (Fire Legal Liability)	\$ 1,000,000	\$ 1,000,000		
Medical Expense Limit (other than participants)	\$ 5,000	\$ 5,000		
Hired Auto Liability Limit	\$ 2,000,000	\$ 2,000,000		
Non-Owned Auto Liability Limit	\$ 2,000,000	\$ 2,000,000		

CLASS B & C SPORTS ALSO INCLUDE	Option 1	Option 2
Professional Liability Limit	\$ 2,000,000	\$ 2,000,000
Legal Liability to Participants Limit (LLP)	\$ 2,000,000	\$ 2,000,000
Medical Payments for Participants (excess) \$100 per claim deductible applies	\$ 100,000	\$ 250,000

CLASS C SPORTS INCLUDE Limited Neurodegenerative Injury Coverage	
Neurodegenerative Injury limit/Aggregate limit	\$ 1,000,000 / \$ 1,000,000
Neurodegenerative Injury Supplementary Payments limit/Aggregate limit	\$ 1,000,000 / \$ 1,000,000

LIMITED NEURODEGENERATIVE INJURY COVERAGE - "Neurodegenerative injury" means any brain injury, neurological injury, disease, condition or dysfunction, including, but not limited to, Alzheimer's disease, Parkinson's disease, amyotrophic lateral sclerosis (ALS), mild traumatic brain injury, repetitive brain trauma, chronic traumatic encephalopathy (CTE), dementia, cognitive injury or disorder, memory loss, anxiety disorder, mood disorder, depression, sleeplessness, impulse control problems, headaches or single or repetitive concussive or sub-concussive injury or trauma.

Please contact us for higher/different limit options or visit us online for an immediate quote.

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OPTION 1 PROGRAM RATES AND MINIMUM PREMIUMS Coverage is not available for Alaska and Rhode Island Applicants

CLASS A SPORT	TS .
Rates (per participant, per sport)	\$2,000,000 CGL Limit
Ages – All Sports, All Ages, including Umpire & Referee Associations for Class A Sports	\$5.63
Minimum Premium	\$400.00

CLASS B SPO	ORTS			
Rates (per participant, per sport)	\$2,000,000 CGL Limit incl. LLP & Prof. Liab. \$100,000 Medical Payments for Part.			
Ages	12 & Under	13-15	16-19	20 & Over
Baseball, t-ball	\$ 9.24	\$ 15.14	\$ 20.26	\$ 40.98
Basketball, Ultimate frisbee, Flag & touch football, Team handball, Running	\$ 8.92	\$ 10.74	\$ 20.77	\$ 27.67
Frisbee, Golf, Kickball, Tennis, Track & field, Swimming, Pickleball	\$ 8.51	\$ 8.51	\$ 8.51	\$ 8.51
Drill team, Dance team	\$ 9.44	\$ 11.56	\$ 23.19	N/A
Cricket, Squash	\$ 9.05	\$ 13.82	\$ 18.25	\$ 36.11
Water polo	\$ 11.14	\$ 13.09	\$ 14.47	Class A \$ 5.63
Softball	\$ 8.75	\$ 10.53	\$ 20.26	\$ 40.98
Umpire & referee associations for Class B Sports	\$ 12.28	\$ 12.28	\$ 12.28	\$ 12.28
Volleyball	\$ 8.98	\$ 8.98	\$ 8.98	\$ 8.98
Weightlifting	\$ 23.94	\$ 23.94	\$ 23.94	Class A \$ 5.63
Minimum Premium	\$ 400.00			

CLASS C SPORTS				
Rates (per participant, per sport)	\$100,0	\$2,000,000 CGL Limit incl. LLP & Prof. Liab. \$100,000 Medical Payments for Part. With Limited Neurodegenerative Injury Coverage		
Ages	12 & Under	13 - 15	16 - 19	20 & Over
Deck/floor/street hockey, Field hockey, Roller hockey (quad)	\$10.04	\$11.86	\$21.89	\$28.79
Cheerleading	\$10.56	\$12.68	\$24.31	N/A
Lacrosse, Water hockey, Flex Football™	\$12.26	\$14.21	\$15.59	Class A \$5.63
Soccer	\$13.14	\$15.40	\$17.01	N/A
Tackle and contact football	\$33.44	\$59.67	\$76.67	N/A
Wrestling	\$25.06	\$25.06	\$25.06	Class A \$5.63
Umpire & referee associations for Class C Sports	\$13.40	\$13.40	\$13.40	\$13.40
Minimum Premium		\$4	100.00	

OPTION 2 PROGRAM RATES AND MINIMUM PREMIUMS

Coverage is not available for Alaska and Rhode Island Applicants

CLASS A SPORTS	
Rates (per participant, per sport)	\$2,000,000 CGL Limit
Ages – All Sports, All Ages, including Umpire & Referee Associations for Class A Sports	\$5.63
Minimum Premium	\$400.00

CLASS B SPORTS				
Rates (per participant, per sport) \$2,000,000 CGL Limit incl. LLP & Prof. Liab. \$250,000 Medical Payments for Part.				
Ages 12 & Under 13-15 16-19				20 & Over
Baseball, t-ball	\$ 9.99	\$ 17.13	\$ 23.22	\$ 48.09
Basketball, Ultimate frisbee, Flag & touch football, Team handball, Running	\$ 9.65	\$ 11.79	\$ 23.85	\$ 32.51
Frisbee, Golf, Kickball, Tennis, Track & field, Swimming, Pickleball	\$ 9.60	\$ 9.60	\$ 9.60	\$ 9.60
Drill team, Dance team	\$10.29	\$ 12.77	\$ 26.77	N/A
Cricket, Squash	\$ 9.39	\$ 15.55	\$ 20.79	\$ 42.23
Water polo	\$ 11.79	\$ 13.90	\$ 16.28	Class A \$ 5.63
Softball	\$ 9.45	\$ 11.56	\$ 23.22	\$ 48.09
Umpire & referee associations for Class B Sports	\$13.95	\$ 13.95	\$ 13.95	\$ 13.95
Volleyball	\$ 10.22	\$ 10.22	\$ 10.22	\$ 10.22
Weightlifting	\$ 27.64	\$ 27.64	\$ 27.64	Class A \$ 5.63
Minimum Premium		\$ 40	00.00	

CLASS C SPORT	s			
Rates (per participant, per sport)	\$250,0	\$2,000,000 CGL Limit incl. LLP & Prof. Liab. \$250,000 Medical Payments for Part. With Limited Neurodegenerative Injury Coverage		
Ages	12 & Under	13 - 15	16 - 19	20 & Over
Deck/floor/street hockey, Field hockey, Roller hockey (quad)	\$ 10.77	\$ 12.91	\$ 24.97	\$ 33.63
Cheerleading	\$ 11.41	\$ 13.89	\$ 27.89	N/A
Lacrosse, Water hockey, Flex Football™	\$ 12.91	\$ 15.02	\$ 17.40	Class A \$ 5.63
Soccer	\$ 13.89	\$ 16.35	\$ 19.12	N/A
Tackle and contact football	\$ 37.54	\$ 68.97	\$ 89.38	N/A
Wrestling	\$ 28.76	\$ 28.76	\$ 28.76	Class A \$ 5.63
Umpire & referee associations for Class C Sports	\$ 15.07	\$ 15.07	\$ 15.07	\$ 15.07
Minimum Premium \$400.00				

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EXCLUSIONS

The following represent only some of the exclusions contained in this policy.

- · 24-hour premises liability
- Sexual Abuse or Sexual Molestation (unless reported to, approved by us, and appropriate premium paid)
- · All operations listed as ineligible
- Amusement devices (eg: rides, slides, inflatables, bungees, climbing walls, dunk tanks)
- Babysitting/child care services
- · Carnivals/festivals
- Communicable disease
- Concerts

- Cryogenic chambers/therapy
- Events involving gambling (eg: bingo, casino nights, poker, Texas hold'em tournaments)
- Events where alcoholic beverages are furnished or served by you, your employees or your "volunteer workers"
- · Fireworks
- · Haunted attractions
- Non-rostered participants at tournaments hosted by the insured
- Operation, ownership or management of any athletic facility or field, other than while being used for covered activities
- Outside concessionaires and vendors in conjunction with your organization
- Perfluoroalkyl and Polyfluoroalkyl Substances (PFAS)
- Sports events/activities involving participants in sports other than those reported and for whom a premium has been paid
- · Transportation of participants

OPTIONAL COVERAGES AVAILABLE

Sexual Misconduct Liability OR Abuse, Molestation, Harassment or Sexual Conduct Defense Costs Reimbursement

This program includes two options for coverage for claims arising out of sexual misconduct:

- Option 1: \$250,000 each "Insured Event" limit with a \$1,000,000 aggregate limit of liability for sums the insured becomes legally obligated to pay as damages because of loss arising out of any actual, alleged, or threatened sexual misconduct. This limit is part of, not in addition to, the general liability limit selected.
- Option 2: \$100,000 of coverage for reimbursement of defense costs only resulting from claims arising out of abuse, molestation, harassment or sexual conduct.

Coverage Conditions:

- 1. Coverage is contingent upon completion, as well as review and approval from us, of the underwriting questions found on page 12.
- 2. Coverage is not available on a stand-alone basis. You must have commercial general liability coverage for your team, league or association with our Amateur Sports RPG Insurance Program.
- 3. Only one option may be purchased.

Rates	
Options	Rates
Option 1 Sexual Misconduct Liability (defense expense within limits) \$250,000 each "Insured Event" limit with a \$1,000,000 aggregate	\$0.75 Per participant (\$150.00 minimum premium)
Option 2 Abuse, Molestation, Harassment or Sexual Conduct Defense Costs Reimbursement - \$100,000 limit	\$100.00 (Flat rate)

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OPTIONAL COVERAGES AVAILABLE (continued)

Equipment and Contents Coverage (Inland Marine)

This provides coverage for direct loss or damage to your sports equipment, field maintenance equipment, concession stand equipment (excluding products) and small portable storage units, scoreboards, dugouts, bleachers, and other incidental structures under 500 square feet and/or under 20 feet in height that you own. You must insure the full replacement cost of all of your equipment and contents to avoid a co-insurance penalty at the time of loss. Should you add additional equipment or contents to your inventory, please contact us to have your insured value amended to avoid a co-insurance penalty.

Coverage conditions:

- 1. Coverage is not available on a stand-alone basis. You must have commercial general liability coverage for your team, league or association with our Amateur Sports RPG Insurance Program.
- 2. Coverage cannot be extended to cover permanent structures such as concession stands, bathrooms, storage units that are permanent or press boxes.
- 3. Coverage will be effective the day after we receive the proper completed enrollment form with premium and will expire on the expiration date of your Amateur Sports RPG Insurance Program.

Rat	tes					
Tot	Total Value per Location Rate		Dec	ductible	Minimum Premium	
\$	1 - \$ 10,000	\$.03	\$	250	\$ 100.00
\$	10,001 - \$100,000	\$.026	\$	1,000	\$ 100.00
\$	100,001 +	\$.026	\$	2,500	\$ 100.00

Hosted Tournament Coverage (available for Class B & Class C sports only)

Must be 3 days or less, have 8 teams or less, have no more than 100 outside participants, and no more than 1000 spectators attending

Hosted tournaments are those you organize and operate that include participants who are not members of your club or team. Coverage excludes non-rostered participants that participate in tournaments you host unless this optional coverage is purchased. The named insured and their rostered members are automatically covered for participation in tournaments conducted by others without purchasing this additional coverage. Please contact us for additional information on this available optional coverage.

Premises Liability for Sports Fields

If you are a not-for-profit organization and you own, operate or are responsible for a sports field(s) on a 24-hour basis and do not rent, donate or lease the field(s) out to other organizations, this coverage provides you with premises liability for the field(s). The use of the field(s) can only be for those sports and age groups that you have purchased commercial general liability coverage for under the Amateur Sports RPG Insurance Program. Please contact us for additional information on this available optional coverage.

Directors' & Officers' Liability including Employment Practices Liability for Not-for-Profit Organizations

This coverage provides important protection for amateur sports organizations for claims arising out of allegations of errors, omissions, or wrongful acts committed by its directors, officers, employees or volunteers. This coverage will respond to allegations of discrimination, wrongful dismissal, acts beyond granted authority, failure to deliver services and wrongful employment practices. Please contact us for additional information on this available optional coverage.

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FREQUENTLY ASKED QUESTIONS

1. How soon does coverage start? When will we receive proof of coverage?

Coverage can be bound the date after we receive a completed enrollment form and the appropriate premium. Please allow adequate time for us to process your enrollment form and issue certificates.

- 2. When should we make our coverage effective? The effective date is the date you need your insurance to start. For many, this is the first day that your organization has try outs or practices. If you are renewing coverage with us, use the expiration date of your existing coverage. Coverage will be in effect for one year.
- 3. Our organization has not had try outs and we are not sure how many participants we will have for each sport and age group, how should I report my number of participants?

You will need to report the maximum number of participants for each age group and sport according to your projected rosters. You may add additional participants at any time by using the Amateur Sports Supplemental form.

- 4. If a participant plays several sports in the organization, do we charge for each sport? Yes, the rate is based on a per participant for each sport and age group.
- 5. Does this coverage follow the participants where ever they go to practice or play?

Coverage will follow the reported participants as long as they are participating in covered, sponsored and/or supervised activities of the insured including tournaments hosted by other organizations. Coverage does not apply to the transportation of participants.

6. Will we receive a policy after submitting the enrollment form?

No. You will receive a certificate of insurance as proof of coverage. By applying for this insurance, you are applying for membership in the Sports, Leisure and Entertainment Risk Purchasing Group (RPG), a group formed and operating pursuant to the Liability Risk Retention Act of 1986 (15 USC 3901 et seg.). Coverage is offered exclusively through the Sports, Leisure and Entertainment Risk Purchasing Group (RPG). The RPG receives a master policy from the insurance company. Submission of this enrollment form confirms your desire to receive coverage through the RPG. Each member receives their own certificate of insurance as evidence of coverage. The limits of insurance apply individually to each insured member organization - there are no shared limits of liability with any other members. For a copy of the RPG master policy, please submit your request in writing to: K&K Insurance Group, Inc., P.O. Box 2338, Fort Wayne, IN 46801-2338.

7. Do I have coverage for virtual training?

Coverage does extend to incidental virtual training provided by you (the named insured) to your clients/ members. The policy is intended to extend bodily injury coverage for training available to your clients/members only (through a private platform such as a password protected website or a closed Facebook group) - Coverage does not extend to any training material that is accessible to the general public.

Reasonable precautions should be taken when assessing potential new clients/members online, including but not limited to: health assessments, waivers/release forms, and interviews prior to instruction or training. We encourage you to consult with an attorney to consider special waiver/release agreements that will apply specifically to virtual training.

Virtual training/instruction does not extend to any training/instruction that includes gymnastic apparatuses, tumbling, or stunting (including pyramids), or in-water activities. We do not provide coverage for cyber liability, so if you are taking payment or collecting personal information online and it is compromised, there would be no coverage under the general liability policy.

EASY WAYS TO ENROLL FOR COVERAGE



WEB Receive coverage immediately by purchasing online at

www.sportsinsurance-kk.com

OR

Submit this enrollment form, with payment, to us.



FAX 1-260-459-5105



MAIL K&K Insurance RPG Program P.O. Box 2338 Fort Wayne, IN 46801-2338



QUESTIONS Call 1-800-426-2889



E-MAIL info@sportsinsurance-kk.com

FOR SERVICE REQUESTS ONLY

This brochure is for illustrative purposes only and is not a contract of insurance. You must refer to the actual policy for complete information regarding coverage terms, conditions and exclusions as they may change from one coverage period to the next. You may request a copy of the full policy by submitting a written request to us.

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Enrollment Form - \$2,000,000 CGL Option Amateur Sports Teams, Leagues and Associations

Valid for effective dates from 3/1/25 through 2/28/26

Completion of this enrollment form confirms your desire to obtain insurance through the Sports, Leisure and Entertainment Risk Purchasing Group, a group formed and operating pursuant to the Liability Risk Retention Act of 1986 (15 USC 3901 et seq.). A risk purchasing group (RPG) provides group purchasing power for similar risks resulting in potential advantageous coverage terms, and competitive rates for favorable group loss experience. An RPG administration fee may be charged. The submission of this enrollment form and/or the acceptance of payment does not guarantee coverage. Certain operations are not eligible for coverage by this program and submissions with a premium of \$25,000 or more are subject to additional underwriting. We reserve the right to decline any request for coverage.

TO AVOID PROCESSING DELAYS, PLEASE:

- 1. Complete all sections (print legibly)
- 2. Sign and date where required
- 3. Remit completed enrollment form (pages 8 19) with payment (pages 20-21)

Notes: Higher/different limit options are available. Visit www.sportsinsurance-kk.com for an immediate quote. Coverage is not available for Alaska and Rhode Island Applicants

	Full legal name of business: Note: This is the name that will appear on your Certificate of Insurance. If your company is a Sole Proprietorship, then this will be your personal name or DBA.
ALTION	Applicant is a: O Sole Proprietorship O Limited Liability Co. O Corporation O Partnership O Other (describe):
⊞ ₹	Mailing address:
	NY Applicants must provide a street address. PO Boxes cannot be accepted.
교표	City: State: Zip:
	Contact name: Phone: ()
	Cell: () Fax: ()
	E-mail: Website:
	(By listing an email address, you are giving us permission to contact you by email about your policy. Refer to page 16 of the
	application for Electronic Disclosure and Consent)
	○ I am a new account
	Start my coverage on this date//
	Coverage will begin the day after a completed and signed enrollment form with payment is received and approved by us, or on a later date you specified above.
	○ I am renewing my coverage
	Expiration date of current coverage// Renew my coverage on this date//
DATES	To avoid a coverage gap, please make sure you have submitted a completed and signed enrollment form with payment prior to your expiration date.
DA	NOTE: If you need coverage bound as of today , please read the statement below and confirm by checking the box that you have not had any losses. Please note, for coverage to be considered you MUST submit a completed and signed application submitted with payment. Submission of this form does not guarantee coverage. We reserve the right to decline requests.
	O I hereby certify that I, or any person or organization to be covered by this insurance, are not aware of any losses, accidents, or circumstances, occurring on this day that might give rise to a claim under this insurance.

K&K Insurance Group, Inc. • P.O. Box 2338 • Fort Wayne, IN 46801-2338 • 1-800-426-2889 • Fax 1-260-459-5105 Website www.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)

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1.	Form of business:	O Not-for-profit organization	○ For-profit organiza	ation		
2.	Type of organization:					
	O Individual team					
	O League or club specific sport)	(an entity organized to provide re	egulated competition for multip	ole teams	participating in	а
	 Association (an interest and the 	entity, usually not-for-profit, that interests of the participants of the s/regulations are usually required	at sport. A fee is typically cha		•	er
	NOTE: Class A sports	rerage for all participants within you s exclude Professional Liability cov e and Medical Payments for Partici	verage, Legal Liability to	O Yes	s O No	
	and adult athletes (Cla	s include both youth athletes (Cla ass A sports) participating together the Class A rate for all participants	on the same team?		es O No erage will apply.	
5.	•	any of the following organization	, , , , , , , , , , , , , , , , , , , ,			
	·	a member of any of these organiz				
	O American Leg	-	O World Adult Kickball Asso	ociation (\	WAKA®)	
		al Ripken Baseball	O Pop Warner			
	O Babe Ruth S	oftball	O Soccer Association for You	outh, USA	A (SAY Soccer)	
6.	Is there any form of	player compensation or prize mo	ney awarded for participation	? O Yes	O No	
7.	Are you a school sa	nctioned sports team or league?		O Yes	O No	
8.	Are you a gymnastic	cs, martial arts, cheer or dance st	udio?	O Yes	O No	
9.	(This program ONLY	ity or a park and recreation division provides coverage for your municip teams/leagues reported and appro	pality or parks and recreation di	O Yes ivision	O No	
10.	Are any of your activ	vities held on private residential p	roperty?	O Yes	O No	
11.	Does the named ins	ured own or operate any pools?		O Yes	O No	
12.	Does the named ins	ured own or have 24 hour respor	nsibility of a facility or field?	O Yes	○ No	
		ed above may or may not be covered hese activities, please contact us to o		-		
13.	enforced and include materials to participa including but not lim preparedness to kee consequences of the	esion management protocols/guides communication (in written or eants, parents and coaches about ited to information such as focusion athletes safe; understanding coe injury; recognizing concussion steps for returning to play after su	electronic form) of education the nature of risk of concussion ing on prevention and oncussions and potential symptoms and how to respond		○ No	
14.	If you suspect an at	hlete has a concussion, do you h	ave an action plan that includ	es:		
	•	oving the athlete from play or pra		O Yes	O No	
	 Keeping the athle from a licensed p 	ete out of play or practice until the physician	ey provide written clearance	O Yes	O No	
	 Confirming sport players are secu 	s liability waivers (informed consered	ent) from parents and/or	O Yes	O No	

OPTION 1 PROGRAM PREMIUM CALCULATION Coverage is not available for Alaska and Rhode Island Applicants

Premium is determined by applying the appropriate rate for the coverage option selected to each individual participant in each sport and age group, and is subject to the minimum premium. All participants are required to be reported and a roster may be requested as verification.

Please contact us or visit us online for different liability or Medical Payments for Participant limits and/or deductibles.

Rates (per participant, all sports, all ages including Umpire &

Referee Associations for Class A sports)

			\$ 5.63							
CLASS B SPORTS			Rates	(per par	ticipant,	per	sports)			
Ages			12 & 0	Under 13-1		15 16		16-19		20 & Over
Baseball, t-ball			\$ 9	9.24	\$ 15	\$2	\$ 20.26		\$ 40.98	
Basketball, Ultimate frisbee, Flag & touch football, Team handball, Running			\$ 8	3.92	\$ 10.74		\$2	\$ 20.77		\$ 27.67
Frisbee, Golf, Kickball, Tennis	s, Track & field, Swimming, Pickleball		\$ 8	3.51	\$ 8	.51	\$ 8	3.51		\$ 8.51
Drill team, Dance team			\$ 9	9.44	\$ 11	.56	\$2	3.19	9	N/A
Cricket, Squash			\$ 9	9.05	\$ 13	.82	\$ 1	8.25	5	\$ 36.11
Water polo			\$ 1	1.14	\$ 13	.09	\$ 1	4.47	7	Class A \$ 5.63
Softball			\$ 8	3.75	\$ 10	.53	\$2	0.26	3	\$ 40.98
Umpire/referee assoc Class	s B Sports		\$ 12	2.28	\$ 12	.28	\$ 1	2.28	3	\$ 12.28
Volleyball			\$ 8	3.98	\$ 8	.98	\$	8.98	3	\$ 8.98
Weightlifting			\$ 23	3.94	\$ 23	.94	\$2	3.94	1	Class A \$ 5.63
CLASS C SPORTS			Rates (per participant, per sport)					ort)		
Ages			12 Und	& der	13 - 15			20 & Over		
Deck/floor/street hockey, Fie	ld hockey, Roller hockey (quad)		\$ 10	0.04	\$ 11.	11.86 \$ 21		\$ 21.89		\$ 28.79
Cheerleading			\$ 10	0.56	\$ 12.	.68 \$ 24		.31		N/A
Lacrosse, Water hockey, Fle.	x Football™		\$ 12	2.26	\$ 14.21 \$ 15		.59		Class A \$5.63	
Soccer			\$ 13	3.14	\$ 15.40		\$ 17	\$ 17.01		N/A
Tackle and contact football			\$ 33	\$ 33.44 \$ 59		.67 \$ 76.		.67		N/A
Wrestling			\$ 25.06 \$		\$ 25.	\$ 25.06 \$ 25		.06		Class A \$5.63
Umpire/referee assoc Clas	ss C Sports		\$ 13.40 \$		\$ 13.	13.40 \$ 13		.40		\$13.40
	it option to apply for all sports and B or Class C participants on the same team	, you must us	se the Cla	ass A rate	for all pa	rticiį	pants. Class	A co	veraç	ge will apply.
Sport	Class (check sports class option)	Age Gro		# of pa	art. X		Rate	=		Premium
	OA OB OC				X	\$		=	\$	
	OA OB OC				X	\$		=	\$	
	OA OB OC				X	K \$		=	\$	
•	ociations - complete only the section below	1		I		on				
List the sport you umpire/referee	Class (check sports class option)	Age gro umpire/re			X	Rate		=		Premium
	OA OB OC				X	+-		=	\$	
	OA OB OC				X	\$		=	\$	
Premium: (add all lines above	e)								\$	

CLASS A SPORTS

OPTION 2 PROGRAM PREMIUM CALCULATION Coverage is not available for Alaska and Rhode Island Applicants

Premium is determined by applying the appropriate rate for the coverage option selected to each individual participant in each sport and age group, and is subject to the minimum premium. All participants are required to be reported and a roster may be requested as verification.

Please contact us or visit us online for different liability or Medical Payments for Participant limits and/or deductibles.

	Rates (per participant, all sports, all ages including Umpire & Referee Associations for Class A sports)
	\$ 5.63

CLASS B SPORTS	Rates (per participant, all sports)					
Ages	12 & Under	13-15	16-19	20 & Over		
Baseball, t-ball	\$ 9.99	\$ 17.13	\$ 23.22	\$ 48.09		
Basketball, Ultimate frisbee, Flag & touch football, Team handball, Running	\$ 9.65	\$ 11.79	\$ 23.85	\$ 32.51		
Frisbee, Golf, Kickball, Tennis, Track & field, Swimming, Pickleball	\$ 9.60	\$ 9.60	\$ 9.60	\$ 9.60		
Drill team, Dance team	\$ 10.29	\$ 12.77	\$ 26.77	N/A		
Cricket, Squash	\$ 9.39	\$ 15.55	\$ 20.79	\$ 42.23		
Water polo	\$ 11.79	\$ 13.90	\$ 16.28	Class A \$ 5.63		
Softball	\$ 9.45	\$ 11.56	\$ 23.22	\$ 48.09		
Umpire/referee assoc Class B Sports	\$ 13.95	\$ 13.95	\$ 13.95	\$ 13.95		
Volleyball	\$ 10.22	\$ 10.22	\$ 10.22	\$ 10.22		
Weightlifting	\$ 27.64	\$ 27.64	\$ 27.64	Class A \$ 5.63		

CLASS C SPORTS	Rates (per p	Rates (per participant, per sport)							
Ages	12 & Under	13 - 15	16 - 19	20 & Over					
Deck/floor/street hockey, Field hockey, Roller hockey (quad)	\$ 10.77	\$ 12.91	\$ 24.97	\$ 33.63					
Cheerleading	\$ 11.41	\$ 13.89	\$ 27.89	N/A					
Lacrosse, Water hockey, Flex Football™	\$ 12.91	\$ 15.02	\$ 17.40	Class A \$ 5.63					
Soccer	\$ 13.89	\$ 16.35	\$ 19.12	N/A					
Tackle and contact football	\$ 37.54	\$ 68.97	\$ 89.38	N/A					
Wrestling	\$ 28.76	\$ 28.76	\$ 28.76	Class A \$ 5.63					
Umpire/referee assoc Class C Sports	\$ 15.07	\$ 15.07	\$ 15.07	\$ 15.07					

Please select only one limit option to apply for all sports and age groups

NOTE: If you have Class A, Class B or Class C participants on the same team, you must use the Class A rate for all participants. Class A coverage will apply.

Sport	Class (check sports class option)	Age Group of participants	# of part.	X	Rate	=	Premium
	OA OB OC			Х	\$	=	\$
	OA OB OC			Х	\$	=	\$
For Umpire and Referee Associations - complete only the section below if you are an Umpire/Referee Association							

List the sport you umpire/referee	Class (check sports class option)	Age group of umpire/referees	# of members	x	Rate	=	Premium
	OA OB OC			Х	\$	=	\$
	OA OB OC			Х	\$	=	\$
Premium: (add all lines above)							\$

Sexual Misconduct Liability Coverage OR Abuse, Molestation or Harassment or Sexual Conduct Defense Costs Reimbursement

Coverage is contingent upon underwriting review and approval of the following questionnaire.

outurago io commigant apont	and deprise and deprise	oran or and remember	94.00		
O Check here and skip	this section if you do no	t want this covera	ge option		
Does your organization currently have er The term "Volunteers" means someone, include		-			
Have any claims, allegations or charges been made against you or your organizations. If yes, please explain:	tion or anyone working on be		O Yes O No ation?		
Are you aware of any occurrences that of lf yes please explain:	O Yes O No				
4. Do you, your organization or sanctioning, in place regarding the prevention and mit If yes, do they include:					
	How to recognize the signs of abuse and molestation				
 All known, alleged or suspected abundance 	use incidents must be reporte	ed to law enforcemer	nt O Yes O No		
 Procedures are provided or available governing body members 	le to all paid and volunteer st	aff, and sanctioning/	O Yes O No		
 No one-on-one situations allowed w 	ithout visibility by others		O Yes O No		
 A supervision plan to monitor all par access to secluded areas such as c 			ts O Yes O No		
 A policy regarding appropriate and i electronic communications with chile business activities 			and O Yes O No		
5. Please complete the following questions controls used by your organization.	regarding employee, volunte	er, or independent c	ontractor screening		
Please Complete All Qu	uestions		Volunteers/Independent		
The term "Volunteers/Independent contractors means someone who exerts control over or su		Employees	contractors		
Do you have employees and/or Volunteers/	Independent contractors?	O Yes O No	O Yes O No		
Are employee/volunteer/independent contra	actor applications required?	O Yes O No	O Yes O No		
If yes, does the application include questic the individual has ever been convicted for physical violence or sex related offenses?		◯ Yes ◯ No	○ Yes ○ No		
If yes, and applicant checks yes, do you reject the applicant?					
Are background checks provided by a third		O Yes O No	O Yes O No		
If yes, do you reject an applicant with any violence or sex related offenses?	history of physical	O Yes O No	○ Yes ○ No		
Please explain any "No" responses to quest	ions asked in #5:				
6. Calculate premium					
Rates					
Ontion 1 Consolidates 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	\$0.75 x # of Part from pg	g 10 or 11	= \$		
Option 1 Sexual Misconduct Liability (defense expense within limits)	Minimum Premium		= \$150.00		
\$250,000 each "Insured Event" limit/\$1,000,000 aggregate	(defense expense within limits) \$250,000 each "Insured Event" Total Sexual Misconduct Premium The total promium due in the greater of the calculated				
Option 2 Abuse, Molestation, Harassment or Se Conduct Defense Costs Reimburseme			\$100.00		

Equipment and Contents Coverage (Inland Marine)

TO AVOID A CO-INSURANCE PENALTY, YOU MUST INSURE 100% OF THE REPLACEMENT COST OF YOUR EQUIPMENT AND CONTENTS FOR ALL OF YOUR LOCATIONS.

O Check here and skip	this section if you	ı do not want this coverag	je option
Step 1: Fill in the values to determin	ne your total replac	ement cost amount for AL	L locations
Individually list any items wi	ith values over \$5,0	000	Value
			\$
			\$
Bookida salas a fara adamada	- 11		\$
Provide values for categories (DO NOT include those values		(Av	
(DO NOT INDIAGE INDICE VALUES	ancady shown abo	, 0,	
Sports equipment (such as ba	alls, uniforms, pads,	helmets, netting)	\$
Field maintenance equipmen	nt (such as lawn mov	wers, grooming equipment)	\$
Concession stand equipmen	t, excluding produ	cts (such as popcorn,	\$
hot dog and soda machines)			_
Portable storage units (not pe			\$
Misc. equipment - please des	CLIDE		Φ
Total replacement value for a	all location(s) (add	all lines above)	\$
Total replacement value for t	in location(s) (ada t	an integ above)	Ψ
Do you have a security sy a. If yes, please describe:	•		O Yes O No
		equipment of others stored in	
in which you store your ed			O Yes O No
	•		
4. Please attach a complete			
	, , , , , ,		
tep 3: Calculate premium			
(If total calculated premium is less	than the minimum pre	emium, the total premium due i	s the minimum prem
Equipment and Contents (Inland	Marine) Premium		
O My total replacement value is	between \$1 - \$10,00	00	
(\$250 deductible will apply)			
\$.03 x \$	= \$	\$	
Total Replacement Value	- Ψ		Contents Premium
			um premium applies)
O My total replacement value is	over \$10,000		
(\$1,000 deductible applies to values fro		d a \$2,500 deductible applies to valu	ues over \$100,000)
\$.026 x \$	= \$	\$	
Total Replacement Value			Contents Premium

The following notable exclusions are contained in the commercial general liability coverage provided by this program. 24-hour premises liability (unless optional coverage is purchased for sports fields); Sexual abuse or sexual molestation (unless reported to, approved by us, and appropriate premium paid); Access or disclosure of confidential or personal information and data-related lability – with limited bodily injury exception; Asbestos and silicosis; Babysitting/child care services; Cannabis; Carnivals/festivals; Certain computerrelated losses; Cheer and dance studios; Collegiate summer teams/leagues/associations; Commercial general liability standard exclusions (CG0001 04/13 edition); Communicable disease; Cryogenic chambers/therapy; Employment-related practices; ERISA; Events involving gambling (eg: bingo, casino nights, poker, Texas hold'em tournaments); Events where alcoholic beverages are furnished or served by you, your employees or your "volunteer workers"; Fireworks; Fungus; Gymnastics studios; Non-rostered participants at tournaments hosted by the enrolled member (unless optional coverage is purchased); Intercollegiate & Interscholastic teams, leagues and associations; Lead; Martial arts studios; Nuclear energy; Operation, ownership or management of any athletic facility or field, other than while being used for covered activities; Operations of independent concessionaires/vendors in conjunction with your organization; Perfluoroalkyl and polyfluoroalkyl substances (PFAS); Professional/semi-professional teams and leagues; Radioactive matter; Specified recreational vehicles and activities: Aircraft/hot air balloon; Airport; Amusement devices (The ownership, operation, maintenance or use of: any device or equipment a person rides for enjoyment, including, but not limited to, any mechanical or non- mechanical ride, slide, water slide (including any ski or tow when used in connection with a water slide), moonwalk or moon bounce, bungee operation or equipment or inflatable recreational device. Amusement device also includes any vertical device or equipment used for climbing—either permanently affixed or temporarily erected. Amusement device does not include any video arcade or computer game or any device that is specifically designed for the training or instruction of the activity for which you are enrolled; Concerts; Dunk tanks; Haunted attraction; Animals (injury or death to any animal or injury death, or property damage caused by any animal owned, rented, or hired by you); Performer; Rodeo; Saddle animal; Snowmobile; Sports events/ activities involving participants in sports other than those reported and for whom premium has been paid: Total pollution; Transportation of athletes/participants; Use of multi-passenger vehicles; Athletic or sports participants in: Box lacrosse, Broomball, Diving, Dodgeball, Gymnastics, Hurling, Ice hockey, Inline hockey, Inline skating (speed), Flex Football™ (age 20 & over), Judo, Karate, Lacrosse (age 20 & over), Martial arts, Powerlifting (age 20 & over), Ringette, Roller hockey (inline), Speed skating (ice), Taekwondo, Takraw, Umpire/referee association for Class A Sports, Water hockey (age 20 & over), Water polo (age 20 & over), Weightlifting (age 20 & over), Wrestling (age 20 & over); Those sports/operations listed as ineligible: Adventure races, Aerobic exercise, Bandy, Biathlon, BMX/stunt cycling, Boating activities/sports, Bobsled, Body boarding, Boxing, Canoe, Cheerleading (age 20 & over), Climbing, Cycling, Dance team (age 20 & over), Drill team/majorette (age 20 & over), Duathlon, Equestrian, Fitness - aerobics and exercise, Hammer throw, Hang gliding, Hostelling, Inline (extreme/stunt/aggressive/free-style) skating, Jai alai, Javelin, Kayaking, Kite surfing, Luge (street), Marathon, Mixed martial arts; Modern pentathlon, Mountain biking and/or hiking, Mountain boarding, Open water fishing, Open water activities/sports, Orienteering, Outrigging, Parachute, Parasailing, Physical fitness, Physique (Pose) performance, Polo (horse), Rafting, Rodeo, Roller derby, Rowing/Crew, Rugby, Sailing, Scuba diving, Shooting sports and/or hunting, Skateboarding, Skiing (snow or water), Sky diving, Sky surfing, Sled/crew dog racing, Snorkeling, Snow boarding, Snow surfing, Soccer (age 20 & over), Sports parachuting, Strength and conditioning, Streetball, Surfing (including boogie boards), Tackle and contact football (age 20 & over), Trampoline, Trapeze, Triathlon, Umpire/Referee associations involved with any ineligible sports operations; Unicycling, Wake boarding, Wind surfing, Wrestling (professional), Yachting

COSTS ARE 100% FULLY EARNED AND NON-REFUNDABLE/NON-TRANSFERRABLE ONCE COVERAGE BEGINS.

COVERAGE IS CONTINGENT UPON RECEIPT OF PAYMENT AND A FULLY COMPLETED ENROLLMENT FORM.

NO COVERAGE WILL BE DEEMED IN EFFECT UNTIL THE ACCURATE PAYMENT IS RECEIVED BY THE COMPANY OR THEIR REPRESENTATIVE.

CANCELLATIONS/CHANGES CAN ONLY BE MADE BY THE NAMED INSURED.

CERTIFICATE REQUESTS

Once your enrollment form is approved, you will receive a Certificate of Insurance as evidence that coverage is bound. Complete this section if you require additional certificates listing a facility, property owner or similar third-party as an additional insured on your policy. Provide a separate request for each additional certificate needed.
Note: Please request all additional insureds needed for this policy term. Additional insureds from the expiring policy term will not be automatically renewed.
1. When is this certificate needed? ://
2. This certificate is for: O General Liability Coverage O Equipment & Contents/Inland Marine Coverage (if applicable) O Hosted Tournament Coverage O Premises Liability for Sports Fields Coverage
3. What is the additional insured's relationship to you?
Owner/manager/lessor of premises (facility or venue) O Sponsor O Co-promoter
O Lessor of equipment/contents (liability) O Loss Payee (equipment/contents)
O Other (please identify/explain):
O Sports Governing Body NOTE: The certificate holder will automatically be an Additional Insured for an Owner/manager/lessor, Sponsor or Co-Promoter relationship
4. Certificate holder/additional insured name:
Mailing address:
City: State: Zip:
5. Does the certificate holder/additional insured require any special wording or endorsements? O Yes O No If yes, check all that apply: O CG2026 O Primary O Waiver of subrogation O Other (please explain):
NOTE: If you are not sure, please attach a copy of the insurance requirements/instructions you've received.
If applicable:
6. For specific events: Date(s) of event/activity:/ to/
Hours of event/activity:A.M./P.M. toA.M./P.M.
Type of event/activity: Name of event/activity:
Location of event/activity:
7. For Loss Payee: Type of equipment (please describe):
Replacement cost value:
The most common delay in certificate processing is caused by providing partial or incorrect name and/or instructions. Please check your request carefully before submitting.
AGENTS:
Please complete the information below.
Agency name:Agent/contact name:
Agency complete mailing address: Address City State Zip
Agency telephone: () Agency fax: ()
Agent/contact e-mail address: Tax I.D
I represent and warrant as an insurance producer that I currently maintain, and will maintain, all individual, corporate or agency licenses or permits to conduct insurance business in the state coverage for this insured is being written. I further represent and warrant that I currently maintain errors and omissions insurance with a minimum limit of \$1,000,000 for myself, my officers, and employees. If requested by K&K, I will provide K&K with reasonably satisfactory evidence of all of the above mentioned items.
I understand there are no commissions included in this program unless purchased online at sportsinsurance-kk.com. A fee may be separately charged, subject to state insurance regulations. Fees cannot be included in the payment remitted to us.
I understand that agents do not have authority to issue binders or a certificate of insurance on behalf of this program.
Agent signature: Date:

Surplus Lines Disclosure

The commercial general liability insurance policy is being placed in your home state as surplus lines coverage under the Nonadmitted Insurance Model Act. The insurer with which such policy is placed is not licensed in your home state and is not subject to its supervision. The insurer is an eligible Surplus Lines Insurer. Policies placed with eligible surplus lines insurers are not subject to the rate and form review of any Insurance Department and there is no protection afforded under the provision of any state insurance guaranty association for this policy.

Premium figures do not include surplus lines taxes and fees.

Please see the Member Certificate issued to you for important notices related to surplus lines insurance required by your home state and the exact amount of the applicable surplus lines taxes and fees.

The insurance company is rated A (Excellent) by AM Best Company with financial size category of XV (\$2 Billion or Greater)

PLEASE READ AND COMPLETE THE BELOW

(if you do not wish to receive documents via email and prefer another method of document delivery)

Consent for Electronic Transactions

The Electronic Signatures in Global and National Commerce Act provides that a signature, contract or other record may not be denied legal effect, validity or enforceability solely because it is in electronic form or because an electronic signature was used in a transaction.

As part of your participation in this program you will receive all documentation, including but not limited to, the insurance quotes, policies, certificates, endorsements, and invoices (if applicable), by electronic means. If permitted by your state, you may also receive conditional renewal notices, cancellation, or non-renewal notices via electronic delivery.

To obtain, download, and view all policy documentation electronically you must have the following hardware or software in place.

- A personal computer capable of receiving, accessing, and displaying or printing or storing communications and documents received in an
 electronic form.
- Adobe PDF Reader version
- System requirements: OC: Windows 7 or higher, Internet Explorer v11 or higher, Firefox v45.7 or higher, Chrome v40 or higher; OS: Mac OS x 10.9 or higher, Safari 9.0 or higher, Firefox v45.7 or higher, Chrome v40 or higher.

By agreeing to receive documents electronically, you are affirming that your computer system meets the hardware and software requirements for receiving all related documents. If documents are provided through a website or portal, you should download and store all such documents. For persons who receive electronic documents via email, these documents will be delivered to the email address on file. Upon receipt of your emailed documentation please save a copy on your own device.

You agree to notify us promptly if your mailing address, e-mail address or other delivery information changes by calling 800-637-4757 or mailing us at K&K Insurance, PO Box 2338, Fort Wayne, IN, 46801-2338. We will endeavor to provide a notice to you in the event of any changes regarding hardware or software requirements necessary to receive documents and other related documents electronically. However, it is your duty to notify us if you are unable to access the documentation made electronically available to you.

We may at our sole discretion discontinue availability of electronic delivery at any time, without further notice to you. At any time, you may request a paper copy of your documents in lieu of electronic delivery. You may withdraw your consent to receive electronic documentation by sending a request in writing to us at K&K Insurance, PO Box 2338, Fort Wayne, IN, 46801-2338. Until receipt of such withdrawal, you will continue to receive all documentation electronically.

This consent is voluntary, by accepting, you signify that you consent to these terms of electronic document delivery via email or other electronic media in connection with your insurance documents, whether such delivery is made on its own behalf and/or on behalf of an organization or other third party. You further represent and warrant that if consenting on behalf of an organization or third party, you have the requisite authority to provide such consent, and that you and the organization have the requisite hardware and software to receive and acknowledge receipt of electronically delivered Documents.

After this enrollment form is approved, you will receive a certificate of insurance showing evidence that coverage has been bound. When submitted through an insurance agent or broker, this coverage document will only be delivered to them. Additional certificate requests will be issued to the same person. Providing an email address in this application will be deemed consent to us to deliver documents and communication to you electronically.

I AGREE TO RECEIVE ALL MAILINGS AND COMMUNICATIONS ELECTRONICALLY. SUCH ELECTRONIC MAILING OR COMMUNICATIONS MAY EVEN INCLUDE CANCELLATION OR NONRENEWAL NOTICES.

If you DO NO	want to be emailed, please check here and select your preferred method of document delivery. O
O Fax to: _	Attn:
O Mail to: _	Attn:

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FRAUD WARNING

Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act.

NOTICE TO APPLICANTS: ANY PERSON WHO KNOWINGLY AND WITH INTENT TO DEFRAUD ANY INSURANCE COMPANY OR OTHER PERSON FILES AN APPLICATION FOR INSURANCE OR STATEMENT OF CLAIM CONTAINING ANY MATERIALLY FALSE INFORMATION OR CONCEALS, FOR THE PURPOSE OF MISLEADING, INFORMATION CONCERNING ANY FACT MATERIAL THERETO, COMMITS A FRAUDULENT ACT, WHICH IS A CRIME, AND MAY SUBJECT SUCH PERSON TO CRIMINAL AND CIVIL PENALTIES.

NOTICE TO ALABAMA APPLICANTS: ANY PERSON WHO KNOWINGLY PRESENTS A FALSE OR FRAUDULENT CLAIM FOR PAYMENT OF A LOSS OR BENEFIT OR WHO KNOWINGLY PRESENTS FALSE INFORMATION IN AN APPLICATION FOR INSURANCE IS GUILTY OF A CRIME AND MAY BE SUBJECT TO RESTITUTION, FINES, OR CONFINEMENT IN PRISON, OR ANY COMBINATION THEREOF.

NOTICE TO ARKANSAS, LOUISIANA, RHODE ISLAND, AND WEST VIRGINIA APPLICANTS: ANY PERSON WHO KNOWINGLY PRESENTS A FALSE OR FRAUDULENT CLAIM FOR PAYMENT OF A LOSS OR BENEFIT OR KNOWINGLY PRESENTS FALSE INFORMATION IN AN APPLICATION FOR INSURANCE IS GUILTY OF A CRIME AND MAY BE SUBJECT TO FINES AND CONFINEMENT IN PRISON.

NOTICE TO COLORADO APPLICANTS: IT IS UNLAWFUL TO KNOWINGLY PROVIDE FALSE, INCOMPLETE, OR MISLEADING FACTS OR INFORMATION TO AN INSURANCE COMPANY FOR THE PURPOSE OF DEFRAUDING OR ATTEMPTING TO DEFRAUD THE COMPANY. PENALTIES MAY INCLUDE IMPRISONMENT, FINES, DENIAL OF INSURANCE, AND CIVIL DAMAGES. ANY INSURANCE COMPANY OR AGENT OF AN INSURANCE COMPANY WHO KNOWINGLY PROVIDES FALSE, INCOMPLETE, OR MISLEADING FACTS OR INFORMATION TO A POLICYHOLDER OR CLAIMANT FOR THE PURPOSE OF DEFRAUDING OR ATTEMPTING TO DEFRAUD THE POLICYHOLDER OR CLAIMANT WITH REGARD TO A SETTLEMENT OR AWARD PAYABLE FROM INSURANCE PROCEEDS SHALL BE REPORTED TO THE COLORADO DIVISION OF INSURANCE WITHIN THE DEPARTMENT OF REGULATORY AUTHORITIES.

NOTICE TO DISTRICT OF COLUMBIA APPLICANTS: WARNING: IT IS A CRIME TO PROVIDE FALSE OR MISLEADING INFORMATION TO AN INSURER FOR THE PURPOSE OF DEFRAUDING THE INSURER OR ANY OTHER PERSON. PENALTIES INCLUDE IMPRISONMENT AND/OR FINES. IN ADDITION, AN INSURER MAY DENY INSURANCE BENEFITS IF FALSE INFORMATION MATERIALLY RELATED TO A CLAIM WAS PROVIDED BY THE APPLICANT.

NOTICE TO FLORIDA APPLICANTS: ANY PERSON WHO KNOWINGLY AND WITH INTENT TO INJURE, DEFRAUD, OR DECEIVE ANY INSURER FILES A STATEMENT OF CLAIM OR AN APPLICATION CONTAINING ANY FALSE, INCOMPLETE OR MISLEADING INFORMATION IS GUILTY OF A FELONY OF THE THIRD DEGREE.

NOTICE TO KANSAS APPLICANTS: ANY PERSON WHO KNOWINGLY AND

WITH INTENT TO DEFRAUD, PRESENTS, CAUSES TO BE PRESENTED OR PREPARES WITH KNOWLEDGE OR BELIEF THAT IT WILL BE PRESENTED TO OR BY AN INSURER, PURPORTED INSURER, BROKER OR ANY AGENT THEREOF, ANY WRITTEN, ELECTRONIC, ELECTRONIC IMPULSE, FACSIMILE, MAGNETIC, ORAL, OR TELEPHONIC COMMUNICATION OR STATEMENT AS PART OF, OR IN SUPPORT OF, AN APPLICATION FOR THE ISSUANCE OF, OR THE RATING OF AN INSURANCE POLICY FOR PERSONAL OR COMMERCIAL INSURANCE, OR A CLAIM FOR PAYMENT OR OTHER BENEFIT PURSUANT TO AN INSURANCE POLICY FOR COMMERCIAL OR PERSONAL INSURANCE THAT SUCH PERSON KNOWS TO CONTAIN MATERIALLY FALSE INFORMATION CONCERNING ANY FACT MATERIAL THERETO; OR CONCEALS, FOR THE PURPOSE OF MISLEADING, INFORMATION CONCERNING ANY FACT MATERIAL THERETO COMMITS A FRAUDULENT INSURANCE ACT.

NOTICE TO KENTUCKY APPLICANTS: ANY PERSON WHO KNOWINGLY AND WITH INTENT TO DEFRAUD ANY INSURANCE COMPANY OR OTHER PERSON FILES AN APPLICATION FOR INSURANCE CONTAINING ANY MATERIALLY FALSE INFORMATION OR CONCEALS, FOR THE PURPOSE OF MISLEADING, INFORMATION CONCERNING ANY FACT MATERIAL THERETO COMMITS A FRAUDULENT INSURANCE ACT, WHICH IS A CRIME.

NOTICE TO MAINE APPLICANTS: IT IS A CRIME TO KNOWINGLY PROVIDE FALSE, INCOMPLETE OR MISLEADING INFORMATION TO AN INSURANCE COMPANY FOR THE PURPOSE OF DEFRAUDING THE COMPANY. PENALTIES MAY INCLUDE IMPRISONMENT, FINES OR A DENIAL OF INSURANCE BENEFITS.

NOTICE TO MARYLAND APPLICANTS: ANY PERSON WHO KNOWINGLY OR WILLFULLY PRESENTS A FALSE OR FRAUDULENT CLAIM FOR PAYMENT OF A LOSS OR BENEFIT OR WHO KNOWINGLY OR WILLFULLY PRESENTS FALSE INFORMATION IN AN APPLICATION FOR INSURANCE IS GUILTY OF A CRIME AND MAY BE SUBJECT TO FINES AND CONFINEMENT IN PRISON.

NOTICE TO MINNESOTA APPLICANTS: A PERSON WHO FILES A CLAIM WITH INTENT TO DEFRAUD OR HELPS COMMIT A FRAUD AGAINST AN INSURER IS GUILTY OF A CRIME.

NOTICE TO NEW JERSEY APPLICANTS: ANY PERSON WHO INCLUDES ANY FALSE OR MISLEADING INFORMATION ON AN APPLICATION FOR AN INSURANCE POLICY IS SUBJECT TO CRIMINAL AND CIVIL PENALTIES.

NOTICE TO NEW MEXICO APPLICANTS: ANY PERSON WHO KNOWINGLY PRESENTS A FALSE OR FRAUDULENT CLAIM FOR PAYMENT OF A LOSS OR BENEFIT OR KNOWINGLY PRESENTS FALSE INFORMATION IN AN APPLICATION FOR INSURANCE IS GUILTY OF A CRIME AND MAY BE SUBJECT TO CIVIL FINES AND CRIMINAL PENALTIES.

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FRAUD WARNING (continued)

NOTICE TO NEW YORK APPLICANTS: ANY PERSON WHO KNOWINGLY AND WITH INTENT TO DEFRAUD ANY INSURANCE COMPANY OR OTHER PERSON FILES AN APPLICATION FOR INSURANCE OR STATEMENT OF CLAIM CONTAINING ANY MATERIALLY FALSE INFORMATION, OR CONCEALS FOR THE PURPOSE OF MISLEADING, INFORMATION CONCERNING ANY FACT MATERIAL THERETO, COMMITS A FRAUDULENT INSURANCE ACT, WHICH IS A CRIME, AND SHALL ALSO BE SUBJECT TO A CIVIL PENALTY NOT TO EXCEED FIVE THOUSAND DOLLARS AND THE STATED VALUE OF THE CLAIM FOR EACH SUCH VIOLATION.

NOTICE TO OHIO APPLICANTS: ANY PERSON WHO, WITH INTENT TO DEFRAUD OR KNOWING THAT HE IS FACILITATING A FRAUD AGAINST AN INSURER, SUBMITS AN APPLICATION OR FILES A CLAIM CONTAINING A FALSE OR DECEPTIVE STATEMENT IS GUILTY OF INSURANCE FRAUD.

NOTICE TO OKLAHOMA APPLICANTS: WARNING: ANY PERSON WHO KNOWINGLY, AND WITH INTENT TO INJURE, DEFRAUD OR DECEIVE ANY INSURER, MAKES ANY CLAIM FOR THE PROCEEDS OF AN INSURANCE POLICY CONTAINING ANY FALSE, INCOMPLETE OR MISLEADING INFORMATION IS GUILTY OF A FELONY.

NOTICE TO OREGON APPLICANTS: ANY PERSON WHO KNOWINGLY AND WITH INTENT TO DEFRAUD ANY INSURANCE COMPANY OR OTHER PERSON FILES AN APPLICATION FOR INSURANCE OR STATEMENT OF CLAIM CONTAINING ANY MATERIALLY FALSE INFORMATION OR CONCEALS, FOR THE PURPOSE OF MISLEADING, INFORMATION CONCERNING ANY FACT MATERIAL THERETO, MAY BE GUILTY OF A FRAUDULENT ACT, WHICH MAY BE A CRIME, AND MAY SUBJECT SUCH PERSON TO CRIMINAL AND CIVIL PENALTIES.

NOTICETO PENNSYLVANIA APPLICANTS: ANY PERSON WHO KNOWINGLY AND WITH INTENT TO DEFRAUD ANY INSURANCE COMPANY OR OTHER PERSON FILES AN APPLICATION FOR INSURANCE OR STATEMENT OF CLAIM CONTAINING ANY MATERIALLY FALSE INFORMATION OR CONCEALS FOR THE PURPOSE OF MISLEADING, INFORMATION CONCERNING ANY FACT MATERIAL THERETO COMMITS A FRAUDULENT INSURANCE ACT, WHICH IS A CRIME AND SUBJECTS SUCH PERSON TO CRIMINAL AND CIVIL PENALTIES.

NOTICE TO TENNESSEE, VIRGINIA AND WASHINGTON APPLICANTS: IT IS A CRIME TO KNOWINGLY PROVIDE FALSE, INCOMPLETE OR MISLEADING INFORMATION TO AN INSURANCE COMPANY FOR THE PURPOSE OF DEFRAUDING THE COMPANY. PENALTIES INCLUDE IMPRISONMENT, FINES AND DENIAL OF INSURANCE BENEFITS.

NOTICE TO VERMONT APPLICANTS: ANY PERSON WHO KNOWINGLY PRESENTS A FALSE STATEMENT IN AN APPLICATION FOR INSURANCE MAYBE GUILTY OF A CRIMINAL OFFENSE AND SUBJECT TO PENALTIES UNDER STATE LAW.

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Compensation and Other Disclosure Information

K&K Insurance Group Inc. ("K&K") is an insurance producer licensed in your state. Insurance producers are authorized by their license to confer with insurance purchasers about the benefits, terms and conditions of insurance contracts; to offer advice concerning the substantive benefits of particular insurance contracts; to sell insurance; and to obtain insurance for purchasers. The role of the producer in any particular transaction involves one or more of these activities. Compensation will be paid to the producer, based on the insurance contract the producer sells. Depending on the insurer(s) and insurance contract(s) the purchaser selects, compensation will be paid by the insurer(s) selling the insurance contract or by another third party. Such compensation may vary depending on a number of factors, including the insurance contract(s) and the insurer(s) the purchaser selects. In addition, K&K may charge a fee for administrative services. Your signature on your application, quote form, check, and/or other authorization for payment of your premium, will be deemed to signify your consent to and acceptance of any fee charged by K&K. The insurance purchaser may obtain information about compensation expected to be received by the producer based in whole or in part on the sale of insurance to the purchaser, and compensation expected to be received based in whole or in part on any alternative quotes presented to the purchaser by the producer, by emailing a written request to warranty@kandkinsurance.com.

Premiums paid by clients to K&K for remittance to insurers and any funds paid to K&K by insurance companies for remittance to clients are deposited into fiduciary accounts in accordance with applicable insurance laws until they are due to be paid to the insurance company or client. Subject to such laws and the applicable insurance company's consent, where required, K&K will retain the interest or investment income earned while such funds are on deposit in such accounts.

In placing, renewing, consulting on or servicing your insurance coverages K&K and its affiliates may participate in contingent commission arrangements with insurance companies that provide for additional contingent compensation, if, for example, certain underwriting, profitability, volume or retention goals are achieved. Such goals are typically based on the total amount of certain insurance coverages placed by K&K with the insurance company or the overall performance of the policies placed with that insurance company, not on an individual policy basis. In addition to retail commissions, K&K and its affiliates may receive additional forms of compensation from insurers and third parties including but not limited to: contingencies, overrides, bonus commissions, national additional commissions, wholesale commissions, subscription market brokerage charges, referral fees and/or administrative expense reimbursements. This revenue is in addition to and shall not be credited against a fee or any other compensation earned hereunder.

Our liability to you, in total, for the duration of our business relationship for any and all damages, costs, and expenses (including but not limited to attorneys' fees), whether based on contract, tort (including negligence), or otherwise, in connection with or related to our services (including a failure to provide a service) that we provide in total shall be limited to the lesser of \$2,500,000 or the singular annual limit of the policy of insurance procured by us on your behalf from which your damages arise.

This liability limitation applies to you, our client, and extends to our client's parent(s), affiliates, subsidiaries, and their respective directors, officers, employees and agents (each a "Client Group Member" of the "Client Group") wherever located that seek to assert claims against K&K, and its parent(s), affiliates, subsidiaries and their respective directors, officers, employees and agents (each an "K&K Group Member" of the "K&K Group"). Nothing in this liability limitation section implies that any K&K Group Member owes or accepts any duty or responsibility to any Client Group Member. If you or any Client Group Member asserts any claims or makes any demands against us or any K&K Group Member for a total amount in excess of this liability limitation, then you agree to indemnify K&K for any and all liabilities, costs, damages and expenses, including attorneys' fees, incurred by K&K or any K&K Group Member that exceeds this liability limitation.

Aon plc, our ultimate parent company, and its affiliates have from time to time sponsored and invested in insurance and reinsurance companies. While we generally undertake such activities with a view to creating an orderly flow of capacity for our clients, we also seek an appropriate return on our investment. These investments, for which Aon is generally at-risk for potential price loss, typically are small and range from fixed-income to common stock transactions. In such case, the gains or losses we make through your investments could potentially be linked, in part, to the results of treaties or policies transacted with you. Please visit https://www.aon.com/about-aon/corporate-governance/guidelines-policies/market-relationship for more information.

Warranty and Disclosure Statement: I understand that the insurance company, in determining whether to provide insurance coverage, will rely on the information contained in this form and all other information being submitted. I hereby warrant, represent and confirm that, to the best of my knowledge, all information provided is complete, true and correct.

I am aware that the insurance company expects accurate reporting for my premium calculation. I understand that my book and records may be examined or audited by the insurance company at any time during the coverage period and up to three years thereafter. Intentional misrepresentation or misreporting may jeopardize coverage. We reserve the right to decline/void any ineligible coverage.

I further acknowledge that, I have reviewed all information provided with this enrollment form and understand the exclusions which apply, as well as the activities and operations for which coverage is not provided and that this policy is 100% non-refundable/non-transferrable once coverage begins.

ones coverage begins.								
Applicant business name (from page 8):								
Applicant or agent signature	Date:							
Printed name:	Title:							
If an agent: Check here to acknowledge you are signing on behalf of the named insured O								

AGENTS: YOU MUST COMPLETE THE AGENT WARRANTY SECTION ON PAGE 15
Enrollments cannot be accepted unless this section is completed

FINAL PAYMENT CALCULATION AND PAYMENT OPTIONS

(Certain operations are not eligible for coverage by this program and submissions with a premium of \$25,000 or more are subject to additional underwriting. We reserve the right to decline any request for coverage.)

Ste	p 1: Applicant Bu	siness Na	ame from	page 8								
Ste	p 2: Enter Progra	ım Premiı	ums:									
Program Liability premium (required coverage) from page 10 or 11										\$		_(a)
	Minimu	m Premiu	m							\$400	.00	_(b)
Total Program Liability Premium Due: (If the calculated Program Liability Premium is less than the Minimum Premium, the Total Program Liability Premium Due is the Minimum Premium. Enter on line (c) the the greater of the calculated premium (a) or the minimum premium (b)										\$		_(c)
Sexual Misconduct Coverage (optional coverage) from page 12 O Defense Reimbursement Only or O Liability Coverage										\$		_(d)
Ste	p 3: Total (add lin	es c+d)								\$		_(e)
Ste	p 4: Calculate Su	ırplus Line	es/Stamp	ing Fees	– this is b	pased on	the Name	ed Insure	d's state	from pag	e 8	
	NOTE: If you must calcula			-		the last c	olumn lab	eled ''All	Other S	tates". All	States	
	Insured's State	HI	IL	МІ	МТ	NV	NY	ОК	UT	WY	All Other Sta	ites
	Surplus Line Tax	.0468	.035	.025	.0275	.035	.036	.06	.0425	.03	.025	
	Stamping Fee	N/A	.0004	N/A	N/A	.004	.0015	N/A	.0018	.00175	N/A	
	FINAL STATE RATE	.0468	.0354	.025	.0275	.039	.0375	.06	.0443	.03175	.025	
	Premium from S	Step 3 -\$_		(e) x <u>F</u>	inal State	e Rate fro	om chart	above \$_	=	= \$		(f)
St	ep 5: Liability Pre	mium Tota	al (add lin	es e + f)						\$		(g)
RPG Fee \$ 20.00										(h)		
φ((··/		
Step 6: Enter Equipment & Contents Premium (optional coverage) from page 13 \$((i)				
Step 7: Cost Total (add lines g + h + i) \$												
St	ep 8: Select Paym	nent Optio	on									
	O ACH -	- this opti	on is only	availabl	e for purc	hases ma	ade 15 da	ys or mo	re prior t	o the effe	ctive date	
	Pro	ceed to t	he next p	age to co	mplete th	e ACH p	ayment					
	○ Mail ir	n Check -	- make ch	eck paya	able to K8	K Insura	nce Grou	р				
	TL <i>A</i> P.O	K Insuran A RPG Pro . Box 233 t Wayne,	ogram	-2338								
	O Credit	Card										
	Pro	ceed to t	he next p	age to co	mplete th	e credit d	card paym	nent				

PAYMENT OPTIONS					
Applicant business name:	Effective date:				
NOTE: This program is 100% fully earned at inception. Premium finance company agrees to the 100% fully earned po	· ·				
· · ·	VAILABLE FOR PURCHASES MADE 15 DAYS OR MORE				
attached a voided copy of the check:					
Name on Bank Account:	Bank Name:				
Draft Amount : \$	O Checking, or O Savings				
Bank Routing Number*	Bank Account Number*				
*See below for an explanation of where to locate these two set	ts of numbers on your bank check.				
	Date:				
Authorized Signature(s) - (Not required if authorization by ph					
realistized eightenis(e) (Net required in additionization by pri	one by harry				
	Date:				
Authorized Signature(s) - (Not required if authorization by ph	ione by K&K)				
EXPLANATION OF CHECK NUMBERS					
 Bank Routing Number - This is a nine digit number separated by a bar and a colon I: 123456789 I: 	YOUR NAME 123 1234 Main Street Anywhere, OH 00000 DATE				
 Account Number - This number may appear as the second, first or third series of numbers. Please read carefully. 	PAY TO THE ORDER OF DOLLARS				
 Check Number - Matches number in the upper right corner of check. NOT REQUIRED FOR ACH. 	ROUTING ACCOUNT CHECK				
	1. NUMBER 2. NUMBER 3. NUMBER				
O PAY BY CREDIT CARD:					
• Fax only 1-260-459-5105					
O VISA O MASTERCARD O DISCOVER					
Card number:					
CSC # (card security) code:	Expiration date:				
I authorize K&K Insurance Group, Inc. to charge my pay	ment to my credit card in the amount of \$				
Print name (as on card):					
Cardholder signature:					
Cardholder phone number: ()					
,	FATCA Notice: Please go to Aon.com/FATCA to obtain appropriate W-9.				

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