

VENUES

Eligible Operations:

- Arenas
- Amphitheaters
- Auditoriums
- Civic centers
- Coliseums
- Convention centers
- Multi-purpose facilities having professional/ amateur sporting events, as well as concerts, exhibitions, trade shows, theatrical productions, motorsports events and circuses
- Movie theaters
- Music halls
- Performing arts centers/theatres
- Stadiums

Key Underwriting/Qualifying

Factors (Including but not limited to):

- \$3,500 minimum general liability premium

Ineligible for this program

(Including but not limited to):

- Night clubs
- Comedy clubs

K&K Benefits:

- Experienced & professional staff dedicated exclusively to servicing the K&K Venues Program for over 25 years
- Proud member of the International Association of Assembly Managers (IAAM)
- 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

K&K offers insurance solutions tailored to meet the needs of a wide variety of sports and entertainment venues including arenas, auditoriums, convention centers, performing arts centers, stadiums and other facilities.

- Minimum general liability premium: \$3,500

Coverages Available & Program Highlights:

General Liability

- Liquor Liability
- Employee Benefits Liability
- Employment Practices Liability

Property

Boiler & Machinery

Inland Marine

Commercial Auto

Crime

Excess Liability

Tenant User Liability

Event Cancellation & Non-appearance

Workers' Compensation

Common Associated Exposures:

- Valet parking
- Off-site parking
- Concessions
- Restaurants and lounges
- Interactive exhibits

Insuring the world's fun.®

Contact Information:

P.O. Box 2338 Fort Wayne, IN 46801-2338

Venues Program

PHONE: 800.440.5580

FAX: 260.459.5810

EMAIL:

KK.VenueGaming@kandkinsurance.com

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)

All descriptions, summaries or highlights of coverage are for general informational purposes only and do not amend, alter or modify the actual terms or conditions of any insurance policy. Coverage is governed only by the terms and conditions of the relevant policy.

Submission Instructions:

To request an insurance quotation through this program, please complete the appropriate PDF application (available at www.kandkinsurance.com) and submit as directed in the application. Coverage is subject to underwriting, may not be available to all applicants in all states, and may vary by state. It is important to carefully review the terms and conditions of any insurance quotation. 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
- Schedule of events & dates
- Copy of event/user agreement

Venues Application(s):

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

K&K Application(s)

- Facility Insurance Application

ACORD Application(s)

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

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CA #0334819

FACILITY INSURANCE APPLICATION

Facility name: _____ Facility age: _____

Contact person: _____ Title: _____

Facility location: _____

(Please indicate nearest highway intersection if no address)

Are any of the insured's locations within 1/2 mile of a military base, defense contractor, major utility, known U.S. landmark, major sports stadium, or a major amusement park? ☐ Yes ☐ No

If yes, explain: _____

Phone: _____ Fax: _____ Website: _____

Effective date: _____ Expiration date: _____ FEIN# _____

1. Annual attendance expiring policy term: _____ Estimated attendance this policy term: _____

Seating: _____ Capacity: _____

2. List any entity that you are required by contract to name as an additional insured, include name and relationship:
(provide copy of contract)

If additional space is required, please use the back of this form or attach a separate sheet.

3. Who is responsible for the following? (check one)

	INSURED	SUB-CONTRACTED*	OTHER(DESCRIBE)	
Management of facility	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	_____
Parking	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	_____
Security	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	_____
Maintenance	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	_____
Concession sales	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	_____
Liquor sales	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	_____
First aid (personnel)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	_____
Events	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	_____
Fireworks displays	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	_____
Amusement devices/rides	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	_____
Off-premises catering	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	_____

*Provide complete copy of contracts.

Is a certificate of insurance obtained from annual subcontractors and tenants, indicating an additional insured status? ☐ Yes ☐ No

4. Are signed Waivers/Assumption of Risk forms required from all persons entering restricted areas? ☐ Yes ☐ No

If yes, is the insured included on the Waiver/Assumption of Risk form? ☐ Yes ☐ No

5. Are all parking lots well lit? ☐ Yes ☐ No

6. Are all parking lots patrolled? ☐ Yes ☐ No

7. How long has current management been at this facility? _____

8. Is there a risk manager? ☐ Yes ☐ No

9. Is there a written emergency evacuation plan established for the facility? ☐ Yes ☐ No

10. Are restrooms checked/cleaned during events? ☐ Yes ☐ No

How often? _____

FACILITY INSURANCE APPLICATION (cont.)

11. Are crews prepared and on-duty to clean up spills?.....☐ Yes ☐ No
12. Are first aid facilities maintained?☐ Yes ☐ No
13. Are all cooking surfaces properly fire protected ☐ Yes ☐ No
14. What type of Automatic Extinguishing System (AES) is in place? _____
15. Do you have a contract for servicing and maintaining the automatic extinguishing system?..... ☐ Yes ☐ No
16. How often is this system serviced & maintained? ☐ Monthly ☐ Quarterly ☐ Semi-Annually ☐ Annually
17. Do you have a contract for cleaning the hoods and ducts?.....☐ Yes ☐ No
18. How often are filters cleaned? _____
- By whom?: _____

LIQUOR

1. Are alcoholic beverages sold? ☐ Yes ☐ No Served? ☐ Yes ☐ No
2. License holder _____ Liquor license# _____
3. Have you ever been fined or had your license revoked or suspended?☐ Yes ☐ No
If yes, please explain _____
4. Do all servers receive alcohol awareness training? ☐ Yes ☐ No
If yes, please describe training _____
5. Are patrons allowed to carry alcoholic beverages onto the premises? ☐ Yes ☐ No
6. Do you stop serving at least one hour prior to closing? ☐ Yes ☐ No
7. Estimated annual sales = alcohol \$ _____ food \$ _____

EVENT PROMOTION/FACILITY USE

1. Does the facility self-promote any events?..... ☐ Yes ☐ No
If yes, describe type of events. _____
2. Does the facility co-promote any events? ☐ Yes ☐ No
If yes, describe type of events. _____
3. Does the facility have Rap, Hip-Hop, Punk Rock, Rave, Heavy Metal or other music
in similar categories?..... ☐ Yes ☐ No
If yes, what additional security measures are implemented? _____
- Are any of these events promoted/co-promoted by the facility? ☐ Yes ☐ No
4. Are mosh pits allowed? ☐ Yes ☐ No
If yes, please confirm the following procedures are implemented: _____
- Waivers signed? ☐ Yes ☐ No
- Arm/wrist bands provided for entry?..... ☐ Yes ☐ No

FACILITY INSURANCE APPLICATION (cont.)

5. Have you had or do you plan on scheduling any of the following activities?

Co/Self Promoted

Bungee Operation..... ☐ Yes ☐ No ☐ Yes ☐ No
 Iron Man/Tough Man events..... ☐ Yes ☐ No ☐ Yes ☐ No
 Rodeos ☐ Yes ☐ No ☐ Yes ☐ No

6. Does your facility host or sponsor such events as: mud runs, Urbanathlon, Warrior Dash extreme challenge, or anything similar in exposure? ☐ Yes ☐ No

7. Does your facility lease out/contract their property for events such as: mud runs, Urbanathlon, Warrior Dash, extreme challenge, or anything similar in exposure? ☐ Yes ☐ No

If yes, do you require a Certificate of Insurance naming you as an Additional Insured? ☐ Yes ☐ No

Minimum Liability Limits required? ☐ Yes ☐ No

Do you require coverage to be shown for both General Liability and for Participant Legal Liability? ☐ Yes ☐ No

8. Does the event or course involve any man-made challenges/obstacles such as: vehicle vaults, stair climbs, wall climbs, cargo nets, tire runs, drainage pipe crawl throughs or fires/flames of any sort? ☐ Yes ☐ No

9. Does the event or course encounter or encompass any water obstacles such as ponds or water pits requiring the participant to submerge under water at any point? ☐ Yes ☐ No

10. Does the course involve any mud obstacles? ☐ Yes ☐ No

SECURITY

1. Who is primarily responsible (via contract) for liability coverage of off-duty police? ☐ Insured ☐ Municipality

2. Who is primarily responsible (via contract) for Workers' Compensation of off-duty police? ☐ Insured ☐ Municipality

3. Are all the applicant's security guard employees licensed by the state as a security guard?..... ☐ Yes ☐ No

If no, explain: _____

INCLUDE MAXIMUM NUMBER OF EMPLOYEES AND INDEPENDENT CONTRACTORS

	EMPLOYEES		OFF-DUTY POLICE		OTHER INDEPENDENT CONTRACTORS	
	Armed	Unarmed	Armed	Unarmed	Armed	Unarmed
Full-Time						
Part-Time						

4. Are background investigations and checks conducted on all employees who perform security duties? ☐ Yes ☐ No

If yes, mark appropriate box:

☐ Criminal Background Checks

☐ Previous Employer

☐ Motor Vehicle Report

☐ Fingerprints

☐ Drug Screening

☐ Personal Reference

☐ Background Cleared Prior to Hire

☐ Other : _____

5. What firearm training is required for armed security employees? _____

- 6 Does applicant have a formal training program for security employees? ☐ Yes ☐ No
If yes, explain or attach a copy of training manual.

7. Provide number of dogs to be used in your security operations _____

NONOWNED/HIRED AUTO LIABILITY

1. Do you have a Business Auto Policy for owned autos? ☐ Yes ☐ No

If yes, coverage should be obtained under your Business Auto Policy.

2. Do employees or volunteers routinely use their autos for company business? ☐ Yes ☐ No

Explain: _____

Total number of employees: _____ Total number of volunteers: _____

3. Do you, the insured, verify that the insurance is in place with limits of at least \$300,000 before the employees or volunteers can use the auto? ☐ Yes ☐ No

4. During the last three years have you leased, borrowed or hired any vehicles for your business? ☐ Yes ☐ No

5. If you anticipate some usage this year, what type of vehicles (trucks, buses, cars) do you hire, lease and/or borrow? (Explain and identify) _____

6. If you own, lease, borrow or hire vehicles for your business, do all drivers and operators of vehicles with seating capacities of 15 or more including vans, buses and mini-buses, or those vehicles exceeding 10,000 pounds of gross vehicle weight, hold the appropriate driver license required by the state(s)? ☐ Yes ☐ No

If no, all drivers and operators will be required to hold the appropriate driver's license required by your state. Those states that do not have requirements for these types of vehicles, will be required to successfully complete some form of driver training course(s) subject to these vehicles. Acceptable drivers training courses are available at:

- *Alert Driving:* www.alertdriving.com
- *National Safety Council:* www.nsc.org
- *Smith System Training:* www.smith-system.com

Note - If you have a required state specific drivers training course website, please provide to underwriting for review.

List of Drivers:

Name	Birth Date	Driver's License #	State Licenses
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

Please submit the following with completed application:

- ☐ **Security procedures**
- ☐ **Emergency / Evacuation plan**
- ☐ **5 years (including current) of Carrier Loss Runs**
- ☐ **Copies of contracts for subcontracted services (see question #3)**
- ☐ **Copy of user/event agreement**
- ☐ **Copy of lease agreement with landlord (if applicable)**
- ☐ **Copy of lease agreement with tenants (if applicable)**

I understand that the insurance company in determining whether to provide a quotation for insurance coverage will rely on the information contained in the application 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.

Applicant's Signature

Producer's Signature (if applicable)

Applicant's Name (print)

Producer's Name (print)

Date (MM/DD/YY)

Date (MM/DD/YY)

THE NOTICES CONTAINED ON THIS SUPPLEMENT APPLY TO ALL UNDERWRITING INFORMATION BEING SUBMITTED TO K&K INSURANCE GROUP, INC., INCLUDING APPLICATIONS, QUESTIONNAIRES AND ENROLLMENT FORMS, FOR THE FOLLOWING PERSON OR ENTITY:

Applicant name: _____

FRAUD WARNING

Any person who knowingly and with intent to defraud any Insurance Company or another 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 the person to criminal and civil penalties. (Not applicable in AL, AR, CO, DC, FL, KS, KY, LA, MD, ME, MN, NJ, NM, NY, OH, OK, OR, PA, RI, TN, VA, VT, WA, and WV) (Insurance benefits may also be denied in LA, ME, TN, and VA.).

Applicable in AL, AR, DC, LA, MD, NM, RI, and WV

Any person who knowingly (or willfully)* presents a false or fraudulent claim for payment of a loss or benefit or 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. *Applies in MD Only.

Applicable in CA

For your protection, California law requires that you be advised of the following: Any person who knowingly presents false or fraudulent information to obtain or amend insurance coverage or to make a claim for the payment of a loss is guilty of a crime and may be subject to fines and confinement in state prison.

Applicable in CO

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 Agencies.

Applicable in FL and OK

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)*. *Applies in FL Only.

Applicable in KS

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 which 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.

Applicable in KY, NY, OH and PA

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 (not to exceed five thousand dollars and the stated value of the claim for each such violation)*. *Applies in NY Only.

Applicable in ME, TN, VA and WA

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, and denial of insurance benefits. *Applies in ME Only.

Applicable in MN

A person who files a claim with intent to defraud or helps commit a fraud against an insurer is guilty of a crime.

Applicable in NJ

Any person who includes any false or misleading information on an application for an insurance policy is subject to criminal and civil penalties.

Applicable in OR

Any person who knowingly and with intent to defraud or solicit another to defraud the insurer by submitting an application containing a false statement as to any material fact may be violating state law.

Applicable in VT

Any person who knowingly presents a false statement in an application for insurance may be guilty of a criminal offense and subject to penalties under state law.

MARKEL FRAUD APPS (2024/01)

NOTICE - PLEASE READ CAREFULLY

NO FACT, CIRCUMSTANCE, OR SITUATION INDICATING THE PROBABILITY OF A CLAIM OR ACTION FOR WHICH COVERAGE MAY BE AFFORDED BY THE PROPOSED INSURANCE IS NOW KNOWN BY ANY PERSON(S) OR ORGANIZATION(S) PROPOSED FOR THIS INSURANCE OTHER THAN THAT WHICH IS DISCLOSED IN THIS APPLICATION. IT IS AGREED BY ALL CONCERNED THAT IF THERE IS KNOWLEDGE OF ANY SUCH FACT, CIRCUMSTANCE, OR SITUATION, ANY CLAIM SUBSEQUENTLY EMANATING THEREFROM WILL BE EXCLUDED FROM COVERAGE UNDER THE PROPOSED INSURANCE.

FOR THE PURPOSE OF THIS APPLICATION, THE UNDERSIGNED AUTHORIZED AGENT OF THE PERSON(S) AND ORGANIZATION(S) PROPOSED FOR THIS INSURANCE DECLARES THAT TO THE BEST OF THEIR KNOWLEDGE AND BELIEF, AFTER REASONABLE INQUIRY, THE STATEMENTS IN THIS APPLICATION AND IN ANY ATTACHMENTS, ARE TRUE AND COMPLETE. THE INSURER AND AFFILIATES THEREOF ARE AUTHORIZED TO MAKE ANY INQUIRY IN CONNECTION WITH THIS APPLICATION. SIGNING THIS APPLICATION DOES NOT BIND THE INSURER TO PROVIDE OR THE ORGANIZATION TO PURCHASE THE INSURANCE.

THIS APPLICATION, INFORMATION SUBMITTED WITH THIS APPLICATION, AND ALL PREVIOUS APPLICATIONS AND MATERIAL CHANGES THERETO ARE CONSIDERED PHYSICALLY ATTACHED TO AND PART OF THE POLICY IF ISSUED. THE INSURER HAVE RELIED UPON THIS APPLICATION AND ALL SUCH ATTACHMENTS IN ISSUING THE POLICY.

IF THE INFORMATION IN THIS APPLICATION AND ANY ATTACHMENT MATERIALLY CHANGES BETWEEN THE DATE THIS APPLICATION IS SIGNED AND THE EFFECTIVE DATE OF THE POLICY, THE ORGANIZATION WILL PROMPTLY NOTIFY THE INSURER OR ITS AUTHORIZED REPRESENTATIVE, WHO MAY MODIFY OR WITHDRAW ANY OUTSTANDING QUOTATION OR AGREEMENT TO BIND COVERAGE.

THE UNDERSIGNED DECLARES THAT THE PERSON(S) AND ORGANIZATION(S) PROPOSED FOR THIS INSURANCE UNDERSTAND THAT: THE POLICY FOR WHICH THIS APPLICATION IS MADE APPLIES ONLY TO CLAIMS FIRST MADE DURING THE POLICY PERIOD.

REPRESENTATION

The undersigned represents to the Insurer that the person(s) and organization(s) proposed for this insurance understand and accept the notice stated above and further represents that the information contained herein is true and will be the basis of the policy and deemed incorporated therein, should the Insurer evidence its acceptance of this application by issuance of a policy.

The undersigned authorizes the release of claim information from any prior insurer to the Insurer.

This application is signed by undersigned authorized agent of the organization(s) on behalf of the organization(s) and its, directors, officers, and employees.

I understand that K&K Insurance Group, Inc., for the insuring company, shall be permitted but not obligated to inspect a proposed insured's, or an insured's, property and operations for underwriting purposes at any time. Neither the right to make an underwriting inspection nor the making thereof nor any report thereon shall constitute an undertaking, on behalf of or for the benefit of any insured, or other, to determine or warrant that such property or operations are safe or healthful, or in compliance with any standards, rules or regulations. Underwriting inspections when conducted are for the sole purpose of determining and/or improving the insurability of certain property and operations and not safety. I also understand that an insured is solely responsible for the safety of its facilities and operations and shall not rely upon any underwriting inspections to determine the safety of its facilities or operations and shall not diminish or forego its own safety practices and procedures.

I understand that the insurance company in determining whether to provide a quotation for insurance coverage will rely on the information contained in the application 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 also understand that no insurance will be in effect unless and until the insurance company, or K&K as its agent, provides a quotation offering to provide insurance coverage and the insurance company, or K&K as its agent, receives written notice that the terms and conditions contained in the insurance quotation provided are accepted.

I agree that my electronic signature is the legally binding equivalent to my handwritten signature. I will not, at any time in the future, repudiate the meaning of my electronic signature or claim that my electronic signature is not legally binding.

APPLICANT'S SIGNATURE

PRODUCER'S SIGNATURE (if applicable)

PRINT NAME

PRINT NAME

DATE (MM/DD/YY)

DATE (MM/DD/YY)