

MOTORSPORTS

Race Teams & Race Shops

Eligible Operations:

- Drivers
- Race shops
- Race teams
- Racing associations
- Racing service & repair shops
- Show car exhibitions
- Sponsors

Additional Products:

Auto/Shop Liability
Contingency/Prize Indemnity
Contractual Indemnity
Disability Income For Crew Chiefs & Drivers
Employment Practices Liability
Ocean Marine
On Track Crash Damage (for certain classes)
Participant Accident for Tuning & Testing
Products Liability
Workers' Compensation

Key Underwriting/Qualifying Factors

(Including but not limited to):

Race Teams
minimum premium - \$500
Owners & Sponsors
as low as \$1,000
Off-track & Storage
minimum premium - \$500

Ineligible for this program:

- Hospitality/catering risks must be for racing exposure only

Note: For more underwriting information see individual program sheets for Racing Owners & Sponsors Liability and Off-track & Storage.

Race Teams: Commercial property & casualty coverage for race team operations. Workers' compensation available.

Race Owners & Sponsors Liability: Contingent racing liability for the race team owner, sponsor or driver.

Off-track & Storage: Protects competition vehicles, trailers, spare parts, tools and racing equipment from physical damage losses due to fire, theft, trailer upset and other physical damage claims.

Coverages Available & Program Highlights:

Race Teams

- General Liability
 - Liability Provided While Away From Premises
 - Incidental Products Coverage for Promotional Operations/Souvenir Sales
- Business Auto Including Transporters
- Building & Business Personal Property
- Broadened Coverage Enhancement for Property
- Business Income and Extra Expense
- Crime
- Cyber Risk (\$25,000 sublimit)
- Electronic Data Processing
- Excess Liability
- Garagekeepers
- Workers' Compensation

Racing Owners & Sponsors

- General Liability
 - Bodily Injury to Participants
 - No Bodily Injury Deductible
 - Incidental Products Coverage
 - Testing Sessions Included

Off-track & Storage

- Valuation of Loss Based on Agreed Value of Insured Property Rather Than Actual Cash Value
- Coverage Extends to Competition Vehicle Under Own Power for Incidental Movement
- No Coinsurance
- Expediting & Rental Expense Coverage Included
- Flood and Earthquake Coverage While in Transit
- Worldwide Coverage

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K&K Benefits:

- Experienced & professional staff dedicated exclusively to servicing the K&K Motorsports Programs for over 70 years
- Attendance at industry conventions including RPM Promoters Workshops, Performance Racing Industry Trade Show (PRI)
- Active industry involvement through sanctioning bodies, racing associations and event attendance
- In-house underwriting, policy administration, loss control and claims services
- 24-hour emergency claims phone service
- Insurance carriers rated "A" or higher by A.M. Best
- Premium installment plans available

Contact Information:

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

Race Team Program

PHONE: 800.348.1839

FAX: 260.459.5102

EMAIL:

KK.Motorsports@kandkinsurance.com

WEB SITE:

kandkinsurance.com

K&K Insurance Group, Inc. is a licensed insurance producer in all states (TX license #13924); operating in CA, NY and MI as K&K Insurance Agency (CA license #0334819)

Submission Instructions:

To request an insurance quotation through this program, please submit the appropriate applications along with the preliminary underwriting information listed. In some cases, requested coverages may not be offered or available due to underwriting criteria and/or carrier guidelines. It is important to carefully review the terms and conditions of any insurance quotations received. Please contact a K&K representative if you have any questions.

Preliminary Underwriting Information Required:

- K&K Application(s) (see below)
 - ACORD application(s) for other requested coverages
 - Five years of company loss runs
- For Workers' Compensation**
- Five years of company loss runs (including current year)
 - Experience Modification Worksheet

Race Teams Application(s):

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

K&K Application(s)

- Race Team Supplemental
(use in conjunction with ACORD General Applicant Information)
- Motorsports Racing Owners & Sponsors Liability Application
(if needed)
- Motorsports Off-track & Storage Application (if needed)

ACORD Application(s)

- Commercial Insurance
- Property
- Electronic Data Processing
- Inland Marine
- Crime
- Commercial General Liability
- Commercial Auto
- Garagekeepers Legal Liability
- Excess Liability
- Workers' Compensation

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 www.kandkinsurance.com
 California License #0334819

MOTORSPORTS RACING OWNERS & SPONSORS LIABILITY

APPLICANT INFORMATION

Racing Team Racing Sponsor

Name of Insured (as it will appear on policy): _____

Doing Business as: _____

Years in business: _____ Years of racing experience: _____

Insured is: Corporation Partnership Joint venture Other: _____

Mailing Address: _____

City: _____ State: _____ Zip: _____

Street Address (if different than mailing address): _____

City: _____ State: _____ Zip: _____

Phone: _____ Fax: _____ Website: _____

Contact Person: _____ Email: _____

Person is: Owner Promoter Agent Other: _____

Daytime Phone: _____ Evening Phone: _____ Fax: _____

Name of Agency/Brokerage: _____

Contact Person: _____

Mailing Address: _____

City: _____ State: _____ Zip: _____

Phone: _____ Fax: _____ Email: _____

COVERAGE INFORMATION

Policy term requested: From: _____ To: _____

1. Liability Limits: 1,000,000 2,000,000 3,000,000 4,000,000
 5,000,000 10,000,000 Other* _____ **Agent, Please attach Acord umbrella*

2. Sanctioning Body: _____ Classification: _____

3. Number of competition vehicles entered for team/sponsor in each race event: _____ Estimated Number of Events: _____

4. Schedule of Racing Events **-REQUIRED-** please attach: _____

5. Driver(s) Name(s): _____ Drivers Age: _____
 Racing Experience: _____

6. Additional Insured(s) to be listed on policy: **(If additional space is needed, please list and attach a separate sheet.)**

[Sponsor(s), Owner(s), Driver(s)]	Relationship to Team
_____	_____
_____	_____
_____	_____

7. Describe any Racing/Owners Sponsors Liability claims in past 5 years _____

PLEASE SEND INFORMATION ON THE FOLLOWING COVERAGES:

- Off-Course & Storage** – All perils protection while the competition vehicle and the race equipment are being transported and/or stored.
- Race Team Coverages** – General Liability, Building, Contents, Business Auto including Tractors/Trailers, other business related insurance coverages.
- Primary Testing Coverage**

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) _____



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MOTORSPORTS OFF-TRACK & STORAGE APPLICATION

Effective Date of Coverage: _____

1. Full Name of Insured as it is to appear on policy: _____
 Doing Business as: _____
 New venture? Yes No Date business started: _____
 Mailing Address: _____
 City: _____ State: _____ Zip: _____
 Contact Person: _____ Title: _____
 Daytime Phone: (_____) _____ Evening Phone: (_____) _____
 Fax: (_____) _____ E-mail: _____
 Website: _____

2. Name of Agency (if applicable): _____
 Agent/Broker/Contact Name: _____
 Mailing Address: _____
 City: _____ State: _____ Zip: _____
 Daytime Phone: (_____) _____ Evening Phone: (_____) _____
 Fax: (_____) _____ E-mail: _____

3. Name(s) of driver(s) on all towing vehicles/transporter:

Driver's Name	Date of Birth	License #	State Issued In

4. Sanctioning body: _____ Racing class: _____

5. Prior carrier information (new business only) - **(SUBMIT HARD COPY OF LOSS RUNS)**

Year	Company	Limit of Insurance	Losses	Premium

UNDERWRITING CRITERIA

1. BUILDING

a. **PRIMARY** storage location address:

City: _____
 State: _____ Zip: _____

b. Construction: Wood Frame Metal Frame
 Concrete Block Poured Concrete/Steel
 Fire Resistive Other _____

c. Age of building: _____
(If over 20 years old, please complete Building Improvements Section)

d. How far to nearest hydrant: _____

e. How far to nearest fire station: _____

f. In which type of area is the building located:
 Commercial Retail Residential Rural

g. How many doors? _____ Locked? Yes No

h. How many windows? _____ Locked? Yes No

i. Does building have burglar alarm? Yes No

j. If yes, is it monitored by outside alarm company? Yes No

k. Type of alarm: _____

l. Is there a sprinkler system? Yes No

m. Is there a smoke alarm? Yes No

n. If yes, is it monitored by outside alarm company? Yes No

o. Type of alarm: _____

p. Are flammables stored in garage? Yes No

q. If yes, please list and describe precautions taken to reduce chance of fire: _____

Building Improvements

Wiring Date: _____
 Plumbing Date: _____
 Heating Date: _____
 Roofing Date: _____
 Other _____ Date: _____

a. **SECONDARY** storage location address (if applicable):

City: _____
 State: _____ Zip: _____

b. Construction: Wood Frame Metal Frame
 Concrete Block Poured Concrete/Steel
 Fire Resistive Other _____

c. Age of building: _____
(If over 20 years old, please complete Building Improvements Section)

d. How far to nearest hydrant: _____

e. How far to nearest fire station: _____

f. In which type of area is the building located:
 Commercial Retail Residential Rural

g. How many doors? _____ Locked? Yes No

h. How many windows? _____ Locked? Yes No

i. Does building have burglar alarm? Yes No

j. If yes, is it monitored by outside alarm company? Yes No

k. Type of alarm: _____

l. Is there a sprinkler system? Yes No

m. Is there a smoke alarm? Yes No

n. If yes, is it monitored by outside alarm company? Yes No

o. Type of alarm: _____

p. Are flammables stored in garage? Yes No

q. If yes, please list and describe precautions taken to reduce chance of fire: _____

Building Improvements

Wiring Date: _____
 Plumbing Date: _____
 Heating Date: _____
 Roofing Date: _____
 Other _____ Date: _____

2. COMPETITION/SHOW VEHICLE & EQUIPMENT

- a. Will insured vehicle(s) ever be loaned to or rented to others? Yes No
 If yes, explain: _____
- b. Are competition vehicles licensed for public road use? Yes No
- c. Will insured equipment be used for non-racing activities? Yes No
- d. If Yes, explain _____

3. TRAILER

- a. Is insured vehicle, and/or equipment permanently stored in/on trailer? Yes No
 if yes, where is trailer stored? Inside primary storage location Outside Other _____
- b. Type of trailer? Open Enclosed
- c. Is the trailer equipped with an alarm system? Yes No

4. Will insured equipment ever be stored away from the track or storage location overnight? Yes No
 if Yes, please describe any additional security measures taken: _____

5. ADDITIONAL UNDERWRITING

List any other precautions that have been taken to reduce loss to insured items: _____

6. If you live in a coastal, hurricane area, do you have a written evacuation plan to move your equipment inland or inside a building at your primary storage location? Yes No
 if Yes, please describe briefly: _____

INVENTORY SCHEDULE

(Continued)

6. Souvenir Inventory/Merchandise	Insured Value (replacement value)

7. Trailers	Serial Numbers or Identifying Marks (REQUIRED)	Insured Value (replacement value)

8. Motorhomes <i>AVAILABLE FOR MOTORHOMES VALUED OVER \$150,000 ONLY</i>	Serial Numbers or Identifying Marks (REQUIRED)	Insured Value (replacement value)

- 9. Desired Deductibles:**
- | | | | | | |
|-----------------------------|----------------------------------|----------------------------------|----------------------------------|-----------------------------------|---|
| Competition Vehicle/Chassis | <input type="checkbox"/> \$1,000 | <input type="checkbox"/> \$2,500 | <input type="checkbox"/> \$5,000 | <input type="checkbox"/> \$10,000 | <input type="checkbox"/> Other \$ _____ |
| All other items | <input type="checkbox"/> \$1,000 | <input type="checkbox"/> \$2,500 | <input type="checkbox"/> \$5,000 | <input type="checkbox"/> \$10,000 | <input type="checkbox"/> Other \$ _____ |
| Trailers and Motorhomes | <input type="checkbox"/> \$1,000 | <input type="checkbox"/> \$2,500 | <input type="checkbox"/> \$5,000 | <input type="checkbox"/> \$10,000 | <input type="checkbox"/> Other \$ _____ |

10. Loss Payee: (if other than named insured)

Name: _____ Contact Name: _____

Mailing Address: _____

City: _____ State: _____ Zip: _____

Phone: (_____) _____ Fax: (_____) _____

Please identify item(s): _____

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

Date



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RACE TEAM SUPPLEMENTAL QUESTIONNAIRE

Use in conjunction with Acord General Liability & Automobile applications

1. Under the named insured on your application, do you engage in any business operations, other than your race team? Yes No

If yes, please respond to the following:

Description of operations: _____

Name(s) under which the business operates: _____ Please list the carrier(s) that provides coverage: _____

2. Do you manufacture, sell, lease and/or rent vehicles, engines or related parts or equipment? Yes No

If yes, please respond to the following:

Description of operations: _____

Please list the carrier(s) that provides coverage: _____

3. Do you service or repair vehicles or equipment other than your own? Yes No

If yes, please respond to the following:

Description of operations: _____

Please list the carrier(s) that provides coverage: _____

4. Do you use any of the vehicles included on your auto application for any other business that you operate, other than your race team? Yes No

If yes, please describe below, including which vehicles, the name the vehicle is titled to and an explanation of vehicle use. _____

PLEASE NOTE: Our Race Team policies exclude Products and Completed Operations Coverage for Customer Repair Shop exposures. K&K has a Products Liability Department that specialize in placing coverage for fabricators, engine builders and similar types of operations. Please contact us at 260-459-5801 for additional information.

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.

APPLICANT'S SIGNATURE

PRODUCER'S SIGNATURE (if applicable)

PRINT NAME

PRINT NAME

DATE (MM/DD/YY)

DATE (MM/DD/YY)