

Accidents Happen.

But that doesn't have to knock you out of the game.

Our K&K Insurance Participant Accident program provides the assistance or help needed to keep your head in the game. Our policy provides medical expense benefits as well as death and dismemberment coverage for all eligible persons.

## **Enrollment Instructions**

1. Please carefully read all items of this document before completing and submitting the enrollment form proposal and payment. If you have any questions regarding any information of this document, please contact us accordingly.
2. Complete all items of the enrollment proposal form on page 5.
3. Options for submitting the enrollment form proposal and premium payment are listed on this page to the right.
4. **Please note the premium payment is due with the submission of the enrollment form proposal in order to have the policy issued.**

## **Enrollment Options**

1. **Mail** the enrollment form and payment in its entirety to:


K&K Participant Accident  
K&K Insurance Group, Inc.  
PO Box 2338, Fort Wayne, IN 46801


2. **Email** the enrollment form and payment in its entirety to [groupaccident@kandkinsurance.com](mailto:groupaccident@kandkinsurance.com)
3. **Fax** the enrollment form and payment in its entirety to (260) 459-5903.

## **Payment Options**

1. **Pay by mail:** mail completed enrollment form with payment to address listed above. Checks can be made payable to K&K Insurance Group, Inc.
2. **Pay by credit or debit card:** please email completed enrollment form and call (844) 203-2691
3. **Pay by electronic check (ACH):** Form included with this enrollment proposal (page 11) and email to: [groupaccident@kandkinsurance.com](mailto:groupaccident@kandkinsurance.com)

## **How to Contact Us**

 1-844-203-2691  
(8:00 a.m.-5:00pm, EST, M-F)

 1-260-459-5903

 [www.kandkinsurance.com](http://www.kandkinsurance.com)

 [groupaccident@kandkinsurance.com](mailto:groupaccident@kandkinsurance.com)

### **Administered by:**

K&K Insurance Group  
PO Box 2338  
Fort Wayne, IN 46801-2338

## **ABOUT THE COVERAGE**

1. **Eligible Persons:** All registered participants of the Policyholder including athletes, coaches, cheerleaders, officers and official volunteers designated by officers.

2. **Coverage Effective Date:** The completed application and premium payment must be received prior to the desired policy effective date. Otherwise, coverage will begin the day after the post stamp on the envelope, or the day after the email or fax is received by K&K Insurance Group.

3. **Coverage Expiration Date:** The policy expires 1 year from the coverage effective date or 1 day after the last day of activity for

a short term policy. All coverage ceases if the policyholder cancels the policy or when a person ceases to be an eligible person.

### **4. Covered Activities and Condition of**

**Coverage:** While participating in supervised and sponsored Covered Activities of the Policyholder.

### **The Covered Loss must take place during:**

- A. Regularly scheduled practice or training;
- B. Regularly scheduled competition or exhibition game;
- C. A scheduled tryout, workout session or team meeting;
- D. A Supervised and Sponsored Sports Activity;
- E. Covered Sports Travel.

### **5. Coverage benefit period is 2 years.**

6. **Rate Guarantee:** Rates are guaranteed for one year.

## **PRIVACY POLICY**

We know that your privacy is important to you and we strive to protect the confidentiality of your nonpublic personal information. We do not disclose any nonpublic personal information about our customers or former customers to anyone, except as permitted or required by law. We believe we maintain appropriate physical, electronic, and procedural safeguards to ensure the security of your nonpublic personal information.

## **DEFINITIONS**

**Covered Injury** means Accidental bodily injury:

- (1) which is sustained by an Insured Person as a direct result of an unintended, unanticipated Covered Accident that is external to the body and that occurs while the injured person's coverage under the Policy is in force;
- (2) which results directly and independently from all other causes from a Covered Accident; and
- (3) which occurs while such person is participating in a Covered Activity. The Covered Injury must be caused through Accidental means. All injuries sustained by an Insured Person in any one Covered Accident, including related conditions and recurrent symptoms of these injuries, are considered a single injury.

**Accident or Accidental:** means a sudden, unexpected, specific and abrupt event that occurs by chance at an identifiable time and place while the Insured Person is covered under this Policy.

**Covered Expenses:** means expenses actually incurred by or on behalf of an Insured Person for treatment, services and supplies covered by this Policy. A Covered Expense is deemed to be incurred on the date treatment, service or supply that gave rise to the expense or the charge, was rendered or obtained.

**Medically Necessary:** means medical services that:

- (1) are essential for diagnosis, treatment or care of the Covered Injury for which it is prescribed or performed;
- (2) meets generally accepted standards of medical practice; and
- (3) are ordered by a Physician and performed under His care, supervision or order.

## **ACCIDENTAL DEATH AND DISMEMBERMENT BENEFITS**

Covered Loss must occur within 365 days of the Covered Accident

Covered Loss	Benefit Amount
Loss of Life.....	100% of the Principal Sum
Loss of Two or More Hands or Feet.....	100% of the Principal Sum
Loss of Sight of Both Eyes.....	100% of the Principal Sum
Loss of Speech and Hearing (in Both Ears).....	100% of the Principal Sum
Loss of One Hand or Foot and Sight in One Eye.....	100% of the Principal Sum
Loss of One Hand or Foot.....	50% of the Principal Sum
Loss of Sight in One Eye.....	50% of the Principal Sum
Loss of Speech.....	50% of the Principal Sum
Loss of Hearing (in Both Ears).....	50% of the Principal Sum
Loss of Thumb and Index Finger of the same Hand.....	25% of the Principal Sum
Loss of all Four Fingers of the Same Hand.....	25% of the Principal Sum
Loss of all Toes of the Same Foot.....	25% of the Principal Sum
Exposure and Disappearance.....	Included

## **COMMON EXCLUSIONS**

In addition to any benefit or coverage specific exclusion, benefits will not be paid for any loss which directly or indirectly, in whole or in part, is caused by or results from any of the following unless coverage is specifically provided for by name in the Description of Benefits Section or Conditions of Coverage Section:

1. intentionally self-inflicted injury, suicide, or any attempt while sane or insane;
2. commission or attempt to commit a felony or an assault;
3. commission of or active participation in a riot or insurrection;
4. declared or undeclared war or act of war or any act of declared or undeclared war unless specifically provided by this Policy;
5. flight in, boarding or alighting from an Aircraft, except as a passenger on a regularly scheduled commercial airline;
6. travel in any Aircraft owned, leased operated or controlled by the Policyholder, or any of its subsidiaries or affiliates. An Aircraft will be deemed to be "controlled" by the Policyholder if the Aircraft may be used as the Policyholder wishes for more than 10 straight days, or more than 15 days in any year;
7. sickness, disease, bodily or mental infirmity, bacterial or viral infection or medical or surgical treatment thereof, (including exposure, whether or not Accidental, to viral, bacterial or chemical agents) whether the loss results directly or non directly from the treatment except for any bacterial infection resulting from an Accidental external cut or wound or Accidental ingestion of contaminated food;
8. voluntary ingestion of any narcotic, drug, poison, gas or fumes, unless prescribed or taken under the direction of a Physician and taken in accordance with the prescribed dosage;
9. injuries compensable under Workers' Compensation law or any similar law;
10. operating any type of vehicle or Conveyance while under the influence of alcohol or any drug, narcotic or other intoxicant including any prescribed drug for which the Insured Person has been provided a written warning against operating a vehicle or Conveyance while taking it. Under the influence of alcohol, for purposes of this exclusion, means intoxicated, as defined by the motor vehicle laws of the state in which the Covered Loss occurred;
11. the Insured Person's intoxication. The Insured Person is conclusively deemed to be intoxicated if the level in His blood exceeds the amount at which a person is presumed, under the law of the locale in which the accident occurred, to be under the influence of alcohol if operating a motor vehicle, regardless of whether He is in fact operating a motor vehicle, when the injury occurs. An autopsy report from a licensed medical examiner, law enforcement officer's report, or similar items will be considered proof of the Insured Person's intoxication;
12. an Accident if the Insured Person is the operator of a motor vehicle and does not possess a valid motor vehicle operator's license, unless: (a) the Insured Person holds a valid learners permit and (b) the Insured Person is receiving instruction from a driver's education instructor;
13. medical or surgical treatment, diagnostic procedure, administration of anesthesia, or medical mishap or negligence, including malpractice unless it occurs during treatment of a Covered Injury; or
14. benefits will not be paid for services or treatment rendered by any person who is:
  - a. employed or retained by the Policyholder;
  - b. living in the Insured Person's household;
  - c. an Immediate Family Member, including domestic partner, of either the Insured Person or the Insured Person's Spouse; or
  - d. the Insured Person.

## **ACCIDENT MEDICAL EXCLUDED EXPENSES**

The following will not be considered Medically Necessary Covered Expenses unless coverage is specifically provided:

1. cosmetic surgery, except for reconstructive surgery needed as the result of a Covered Injury;
2. any elective or routine treatment, surgery, health treatment, or examination, including any service, treatment of supplies that: (a) are deemed by the Company to be experimental or investigational; and (b) are not recognized and generally accepted medical practice in the United States;
3. examination or prescriptions for, or purchase, repair or replacement of, eyeglasses, contact lenses, hearing aids, wheelchairs, braces, appliances, orthopedic braces, or orthotic devices;
4. treatment in any Veteran's Administration, Federal, or state facility, unless there is a legal obligation to pay;
5. services or treatment provided by persons who do not normally charge for their services, unless there is a legal obligation to pay;
6. rest cures or custodial care;
7. repair or replacement of existing dentures, partial dentures, braces or bridgework;
8. expenses payable by any automobile insurance policy without regard to fault;
9. treatment of HIV/AIDS, meaning Human Immunodeficiency Virus or Acquired Immune Deficiency Syndrome or AIDS Related Complex (ARC) regardless of the means by which it was acquired;
10. repair or replacement of existing artificial limbs, eyes and larynx;
11. treatment of injuries that result over a period of time (such as blisters, tennis elbow, etc.), and that are a normal, foreseeable result of participation in the Covered Activity;
12. treatment of Hernia of any kind. Hernia means a rupture or protrusion of an organ or part through connective tissues or through a wall of a cavity in which it is normally enclosed;
13. treatment of an injury resulting from a condition that the Insured Person knew existed on the date of a Covered Accident, unless the Company has received a written medical release from his Physician; or
14. treatment of an injury resulting from or contributed to by frostbite, fainting or seizures, or heatstroke or heat exhaustion.

In no event will the Company's total payments for the Insured Person exceed the Total Maximum for all Accident Medical Benefits shown in the Schedule of Benefits.

Other Exclusions that apply to this Benefit are in the Common Exclusions Section.

### **Disclaimer**

This product information is for descriptive purposes only and does not provide a complete summary of coverage. Consult the applicable insurance policy for specific terms, conditions, limits, limitations and exclusions to coverage. Not all coverages or options stated above may apply to each policyholder. The coverage for each policyholder will be governed by the terms and conditions of the applicable policy.

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## **Disclosures- Please Read Carefully**

U.S. Insurance coverage is underwritten by AXIS Insurance Company. Coverage is subject to exclusions and limitations, and may not be available in all US states and jurisdictions. Product availability and plan design features, including eligibility requirements, descriptions of benefits, exclusions or limitations may vary depending on local country or US state laws. Full terms and conditions of coverage, including effective dates of coverage, benefits, limitations, and exclusions, are set forth in the policy.

THIS INSURANCE DOES NOT COORDINATE WITH ANY OTHER INSURANCE PLAN. IT DOES NOT PROVIDE MAJOR MEDICAL OR COMPREHENSIVE MEDICAL COVERAGE AND IS NOT DESIGNED TO REPLACE MAJOR MEDICAL INSURANCE. FURTHER, THIS INSURANCE IS NOT MINIMUM ESSENTIAL BENEFITS AS SET FORTH UNDER THE PATIENT PROTECTION AND AFFORDABLE CARE ACT. THIS IS A BLANKET ACCIDENT ONLY POLICY.

The Plans are underwritten by AXIS Insurance Company under group policy form series number BACC-001-0909 etal

Disclaimer: The amount of benefits provided depends upon the plan selected; the premium will vary with the amount of the benefits selected.

**Payment of claims under any insurance policy issued shall only be made in full compliance with all United States economic or trade and sanction laws or regulations, including, but not limited to, sanctions, laws and regulations administered and enforced by the U.S. Treasury Department's Office of Foreign Assets Control ("OFAC").**



# Amateur Sports Accident Insurance Enrollment Form Proposal

1. Insured Name: \_\_\_\_\_  
Group's Name

Address: \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Proposed Policy Term	Benefits	Benefit Limit	Medical Expense Plan Desired
Effective Date: ____/____/____	Medical Expense Limit:	\$ _____	<input type="checkbox"/> Excess Plan
Expiration Date: ____/____/____	Accidental Death & Dismemberment:	\$ _____	
	Deductible:	\$ _____	

**-Please note the earliest we can bind coverage is the day after this submission is sent to K&K Insurance Group-**

2. Premium Rates – see rate page – Sport(s) to be covered: \_\_\_\_\_

Sport	Age Class	Gross Rate per Player	Discount of ____% for Insuring ____ Teams	Net Rate per Player	Number of Players	Total Premium Due
		\$	-\$	\$	X	\$
		\$	-\$	\$	X	\$
		\$	-\$	\$	X	\$
		\$	-\$	\$	X	\$
		\$	-\$	\$	X	\$
		\$	-\$	\$	X	\$
		\$	-\$	\$	X	\$
		\$	-\$	\$	X	\$
		\$	-\$	\$	X	\$
		\$	-\$	\$	X	\$

Total premium due subject to a minimum of: \$300 for an annual policy and \$250 for a policy (1) month or less.

3. There are no premium refunds after a one (1) month policy term.

4. It is understood and agreed that: (a) premium will be paid for all team players (participants); (b) all eligible persons will be insured; and (c) the premium will be paid entirely by the named insured with no contribution made by the eligible persons toward the cost of the insurance.

5. Rates are guaranteed for 1 year and coverage benefit period is for 2 years.

6. I verify that the information provided on this enrollment form is correct and I would like to bind coverage. This binder shall remain in force for 30 days from the effective date or when, if earlier, it is replaced by a policy of AXIS Insurance Company. I further acknowledge that, I have reviewed all information provided, including the warranty and disclosure statements on page 4 with this enrollment form and understand the exclusions which apply, as well as the activities and operations for which coverage is not provided.

7. Premium Due: Full premium payment is required with this submission for us to issue the policy. Pay by Mail: mail payment to Participant Accident c/o K&K Insurance Group, Inc., PO Box 2338 Fort Wayne, IN 46801. Pay by Credit/Debit Card: Call 844-203-2691. Pay by Electronic Check (ACH): ACH form on page 11- please email form to [groupaccident@kandkinsurance.com](mailto:groupaccident@kandkinsurance.com)

\_\_\_\_\_  
 Authorized Signature of Applicant

\_\_\_\_\_  
 Printed Name of Applicant's Authorized Representative

\_\_\_\_\_  
 Applicant Phone Number

\_\_\_\_\_  
 Applicant's Email

\_\_\_\_\_  
 Date

\_\_\_\_\_  
 Signature of Agent/Broker's Authorized Representative & Date

\_\_\_\_\_  
 Printed Name of Agent/Broker's Authorized Representative

\_\_\_\_\_  
 Name of Agency/Brokerage and Phone Number

\_\_\_\_\_  
 Address of Agency/Brokerage

\_\_\_\_\_  
 Agent/Broker's Email

## Important Notice

***In General, and specifically for residents of Arkansas, Illinois, Louisiana, Rhode Island and West Virginia:*** 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.

***For residents of Alabama:*** 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 restitution fines and confinement in prison, or any combination thereof.

***For residents of Colorado:*** 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.

***For residents of the District of Columbia:*** 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.

***For residents of Florida:*** 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.

***For residents of Kentucky:*** 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.

***For residents of Maine, Tennessee and Washington:*** 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.

***For residents of Oregon:*** Any person who knowingly and 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 may be guilty of a crime and may be subject to fines and confinement in prison.

***For residents of Maryland:*** 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.

***For residents of New Jersey:*** Any person who includes any false or misleading information on an application for an insurance policy is subject to criminal and civil penalties.

***For residents of New Mexico:*** 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.

***For residents of New York:*** 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.

***For residents of Ohio:*** 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.

***For residents of Oklahoma:*** 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.

***For residents of Pennsylvania:*** 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.

***For residents of Texas:*** Any person who knowingly presents a false or fraudulent claim for the payment of a loss is guilty of a crime and may be subject to fines and confinement in state prison.

***For residents of Virginia:*** Any person who with the intent to defraud or knowing that he is facilitating a fraud against an insurer submits an application or files a false or deceptive statement may have violated state law.

# Annual Premium Rates for DC and All States- except MD, NH, NY and WA

<b>BASKETBALL</b> Discounts available upon request for policy terms of one (1) month or less.							
Benefit Amounts			Gross Rate Per Player by Age Class per Year				
Medical Expense		Death & Specific Loss	9 & Under	10-12	13-15	16-18	19 & Over
Deductible	Medical Limit		Excess	Excess	Excess	Excess	Excess
\$0	\$5,000	\$10,000	\$2.45	\$3.35	\$4.35	\$7.75	\$21.10
\$0	\$10,000	\$12,500	\$2.85	\$3.85	\$4.90	\$8.70	\$23.45
\$0	\$25,000	\$15,000	\$3.25	\$4.35	\$5.50	\$9.65	\$25.80
\$100	\$25,000	\$17,500	\$2.35	\$2.85	\$3.45	\$5.40	\$13.20
\$0	\$50,000		\$3.95	\$5.25	\$6.70	\$11.75	\$31.65
\$100	\$50,000	\$20,000	\$2.95	\$3.65	\$4.45	\$7.25	\$18.10
\$0	\$100,000		\$4.35	\$5.70	\$7.30	\$12.70	NA
\$100	\$100,000	\$25,000	\$3.60	\$4.60	\$5.65	\$9.45	NA
\$0	\$250,000		\$5.00	\$6.50	\$8.20	\$14.05	NA
\$100	\$250,000		\$4.30	\$5.35	\$6.55	\$10.70	NA

<b>BASEBALL</b> Discounts available upon request for policy terms of one (1) month or less.							
Benefit Amounts			Gross Rate Per Player by Age Class per Year				
Medical Expense		Death & Specific Loss	9 & Under	10-12	13-15	16-18	19 & Over
Deductible	Medical Limit		Excess	Excess	Excess	Excess	Excess
\$ 0	\$ 5,000	\$10,000	\$ 3.00	\$4.55	\$ 9.75	\$ 12.25	\$ 32.45
\$ 0	\$ 10,000	\$12,500	\$3.45	\$5.15	\$10.90	\$13.70	\$36.00
\$ 0	\$ 25,000	\$15,000	\$3.90	\$5.75	\$12.05	\$15.15	\$39.55
\$ 100	\$ 25,000	\$17,500	\$2.65	\$3.55	\$6.60	\$8.05	\$19.80
\$ 0	\$ 50,000		\$4.70	\$7.00	\$14.75	\$18.50	\$48.55
\$ 100	\$ 50,000	\$20,000	\$3.35	\$4.65	\$8.85	\$10.95	\$27.35
\$ 0	\$ 100,000		\$5.15	\$7.60	\$15.90	\$19.95	NA
\$ 100	\$ 100,000	\$25,000	\$4.20	\$5.90	\$11.65	\$14.45	NA
\$ 0	\$ 250,000		\$5.90	\$8.55	\$17.55	\$21.90	NA
\$ 100	\$ 250,000		\$4.90	\$6.80	\$13.15	\$16.25	NA

<b>SOFTBALL, T-BALL</b> Discounts available on request for policy terms of one (1) month or less.							
Benefit Amounts			Gross Rate Per Player by Age Class per Year				
Medical Expense		Death & Specific Loss	9 & Under	10-12	13-15	16-18	19 & Over
Deductible	Medical Limit		Excess	Excess	Excess	Excess	Excess
\$ 0	\$ 5,000	\$10,000	\$ 2.20	\$3.20	\$ 8.90	\$ 12.25	\$ 32.45
\$ 0	\$ 10,000	\$12,500	\$2.60	\$3.65	\$10.00	\$13.70	\$36.00
\$ 0	\$ 25,000	\$15,000	\$2.95	\$4.15	\$11.05	\$15.15	\$39.55
\$ 100	\$ 25,000	\$17,500	\$2.20	\$2.80	\$6.10	\$8.05	\$19.80
\$ 0	\$ 50,000		\$3.55	\$5.00	\$13.55	\$18.50	\$48.55
\$ 100	\$ 50,000	\$20,000	\$2.75	\$3.55	\$8.20	\$10.95	\$27.35
\$ 0	\$ 100,000		\$3.90	\$5.50	\$14.60	\$19.95	NA
\$ 100	\$ 100,000	\$25,000	\$3.35	\$4.40	\$10.75	\$14.45	NA
\$ 0	\$ 250,000		\$4.55	\$6.25	\$16.10	\$21.90	NA
\$ 100	\$ 250,000		\$3.95	\$5.15	\$12.15	\$16.25	NA

Multiple Team Discounts	4 - 13 teams = 5% discount	14 - 23 teams = 6% discount	24 - 33 teams = 7% discount	34 - 43 teams = 8% discount	44 - 53 teams = 9% discount	54 or more teams = 10% discount
Multiple Team Discounts – Teams subsequently added or deleted to the policy will not increase or decrease the discount. For policy terms 1 month or less, please contact us for discount options available.						

## Annual Premium Rates for DC and All States- except MD, NH, NY and WA

<b>FLAG (TOUCH &amp; TAG) FOOTBALL</b> Discounts available upon request for policy terms of one (1) month or less.							
Benefit Amounts			Gross Rate Per Player by Age Class per Year				
Medical Expense		Death & Specific Loss	9 & Under	10-12	13-15	16-18	19 & Over
Deductible	Maximum		Excess	Excess	Excess	Excess	Excess
\$0	\$5,000	\$10,000	\$ 6.10	\$ 6.10	\$ 8.20	\$ 12.85	\$ 13.85
\$0	\$10,000	\$12,500	\$7.20	\$7.20	\$9.45	\$14.60	\$15.75
\$0	\$25,000	\$15,000	\$8.25	\$8.25	\$10.75	\$16.40	\$17.65
\$ 100	\$25,000		\$6.30	\$6.30	\$7.50	\$10.20	\$10.80
\$0	\$50,000	\$17,500	\$9.90	\$9.90	\$12.95	\$19.85	\$21.40
\$ 100	\$50,000		\$7.80	\$7.80	\$9.45	\$13.25	\$14.10
\$0	\$100,000	\$20,000	\$10.95	\$10.95	\$14.25	\$21.65	NA
\$ 100	\$100,000		\$9.45	\$9.45	\$11.70	\$16.85	NA
\$0	\$250,000	\$25,000	\$12.85	\$12.85	\$16.40	\$24.40	NA
\$ 100	\$250,000		\$11.30	\$11.30	\$13.80	\$19.50	NA

<b>TACKLE FOOTBALL</b> Discounts available upon request for policy terms of one (1) month or less.							
Medical Expense		Death & Specific Loss	9 & Under	10-12	13-15	16-18	19 & Over
Deductible	Maximum		Excess	Excess	Excess	Excess	Excess
\$0	\$5,000	\$10,000	\$ 8.80	\$ 23.80	\$ 55.30	\$ 243.95	\$ 410.80
\$0	\$10,000	\$12,500	\$10.15	\$26.75	\$61.50	\$296.90	\$454.25
\$0	\$25,000	\$15,000	\$11.50	\$29.65	\$67.75	\$295.85	\$497.65
\$100	\$ 25,000		\$7.90	\$16.60	\$34.90	\$144.60	\$241.60
\$0	\$50,000	\$17,500	\$13.90	\$36.25	\$83.05	\$363.85	\$612.25
\$ 100	\$ 50,000		\$10.00	\$22.20	\$47.80	\$201.35	\$337.20
\$0	\$ 100,000	\$20,000	\$15.25	\$39.15	\$89.30	\$389.80	NA
\$ 100	\$ 100,000		\$12.40	\$29.00	\$63.75	\$272.15	NA
\$0	\$ 250,000	\$25,000	\$17.45	\$43.30	\$97.50	\$422.15	NA
\$ 100	\$ 250,000		\$14.60	\$32.90	\$71.35	\$301.65	NA

<b>VOLLEYBALL</b> Discounts available upon request for policy terms of one (1) month or less.							
Benefit Amounts			Gross Rate Per Player by Age Class per Year				
Medical Expense		Death & Specific Loss	9 & Under	10-12	13-15	16-18	19 & Over
Deductible	Maximum		Excess	Excess	Excess	Excess	Excess
\$0	\$5,000.00	\$10,000	\$ 2.30	\$ 2.30	\$ 2.55	\$ 2.85	\$ 3.10
\$0	\$10,000.00	\$12,500	\$2.70	\$2.70	\$3.00	\$3.25	\$3.55
\$0	\$25,000.00	\$15,000	\$3.10	\$3.10	\$3.40	\$3.70	\$4.00
\$ 100	\$ 25,000		\$2.25	\$2.25	\$2.40	\$2.55	\$2.70
\$0	\$50,000.00	\$17,500	\$3.70	\$3.70	\$4.10	\$4.45	\$4.85
\$ 100	\$ 50,000		\$2.80	\$2.80	\$3.05	\$3.25	\$3.45
\$0	\$ 100,000	\$20,000	\$4.10	\$4.10	\$4.50	\$4.90	\$5.30
\$ 100	\$ 100,000		\$3.45	\$3.45	\$3.75	\$4.00	\$4.30
\$0	\$ 250,000	\$25,000	\$4.75	\$4.75	\$5.20	\$5.65	NA
\$ 100	\$ 250,000		\$4.10	\$4.10	\$4.40	\$4.75	NA

Multiple Team Discounts	4 - 13 teams = 5% discount	14 - 23 teams = 6% discount	24 - 33 teams = 7% discount	34 - 43 teams = 8% discount	44 - 53 teams = 9% discount	54 or more teams = 10% discount
Multiple Team Discounts - Teams subsequently added or deleted to the policy will not increase or decrease the discount. For policy terms 1 month or less, please contact us for discount options available.						



## Annual Premium Rates for DC and All States- except MD, NH, NY and WA

<b>SOC CER</b> Discounts available upon request for policy terms of one (1) month or less.							
Benefit Amounts			Gross Rate Per Player by Age Class per Year				
Medical Expense		Death & Specific Loss	9 & Under	10-12	13-15	16-18	19 & Over
Deductible	Medical Limit		Excess	Excess	Excess	Excess	Excess
\$0	\$5,000	\$10,000	\$4.50	\$5.10	\$8.80	\$20.55	\$173.05
\$0	\$10,000	\$12,500	\$5.45	\$6.05	\$10.15	\$23.15	\$191.60
\$0	\$25,000	\$15,000	\$6.35	\$7.00	\$11.50	\$25.75	\$210.15
\$100	\$25,000	\$17,500	\$5.40	\$5.70	\$7.90	\$14.70	\$103.35
\$0	\$50,000.00		\$7.50	\$8.35	\$13.90	\$31.40	\$258.35
\$100	\$50,000	\$20,000	\$6.50	\$6.95	\$10.00	\$19.55	\$143.65
\$0	\$100,000		\$8.40	\$9.30	\$15.25	\$33.95	NA
\$100	\$100,000	\$25,000	\$7.70	\$8.30	\$12.40	\$25.40	NA
\$0	\$250,000		\$10.10	\$11.10	\$17.45	\$37.70	NA
\$100	\$250,000		\$9.35	\$10.05	\$14.60	\$28.95	NA

<b>ARCHERY, BADMINTON, BOCCI, BOWLING, CHEERLEADING, CORKBALL, CROSS COUNTRY, DANCE, DARTBALL, FENCING, GOLF, HANDBALLI, RIFLE, ROWING, SQUASH, SWIMMING, TENNIS or TRACK</b>							
Benefit Amounts			Gross Rate Per Player by Age Class per Year				
Medical Expense		Death & Specific Loss	9 & Under	10-12	13-15	16-18	19 & Over
Deductible	Medical Limit		Excess	Excess	Excess	Excess	Excess
\$0	\$5,000	\$10,000	\$2.30	\$2.30	\$2.55	\$2.85	\$3.10
\$0	\$10,000	\$12,500	\$2.70	\$2.70	\$3.00	\$3.25	\$3.55
\$0	\$25,000	\$15,000	\$3.10	\$3.10	\$3.40	\$3.70	\$4.00
\$100	\$25,000	\$17,500.00	\$2.25	\$2.25	\$2.40	\$2.55	\$2.70
\$0	\$50,000.00		\$3.70	\$3.70	\$4.10	\$4.45	\$4.85
\$100	\$50,000	\$20,000.00	\$2.80	\$2.80	\$3.05	\$3.25	\$3.45
\$0	\$100,000		\$4.10	\$4.10	\$4.50	\$4.90	\$5.30
\$100	\$100,000	\$25,000.00	\$3.45	\$3.45	\$3.75	\$4.00	\$4.30
\$0	\$250,000		\$4.75	\$4.75	\$5.20	\$5.65	NA
\$100	\$250,000		\$4.10	\$4.10	\$4.40	\$4.75	NA

<b>CRICKET, FIELD HOCKEY, FLOOR HOCKEY, JAI-ALAI, KICKBALL, LACROSSE, POLO, or STREET HOCKEY</b>							
Benefit Amounts			Gross Rate Per Player by Age Class per Year				
Medical Expense		Death & Specific Loss	9 & Under	10-12	13-15	16-18	19 & Over
Deductible	Medical Limit		Excess	Excess	Excess	Excess	Excess
\$0	\$5,000	\$10,000	\$6.10	\$6.10	\$13.35	\$20.55	\$34.00
\$0	\$10,000	\$12,500	\$7.20	\$7.20	\$15.15	\$23.15	\$37.95
\$0	\$25,000	\$15,000	\$8.25	\$8.25	\$17.00	\$25.75	\$41.95
\$100	\$25,000	\$17,500	\$6.30	\$6.30	\$10.50	\$14.70	\$22.50
\$0	\$50,000.00		\$9.90	\$9.90	\$20.65	\$31.40	\$51.35
\$100	\$50,000	\$20,000	\$7.80	\$7.80	\$13.65	\$19.55	\$30.45
\$0	\$100,000		\$10.95	\$10.95	\$22.45	\$33.95	NA
\$100	\$100,000	\$25,000	\$9.45	\$9.45	\$17.40	\$25.40	NA
\$0	\$250,000		\$12.85	\$12.85	\$25.30	\$37.70	NA
\$100	\$250,000		\$11.30	\$11.30	\$20.10	\$28.95	NA

Multiple Team Discounts	4 - 13 teams = 5% discount	14 - 23 teams = 6% discount	24 - 33 teams = 7% discount	34 - 43 teams = 8% discount	44 - 53 teams = 9% discount	54 or more teams = 10% discount
Multiple Team Discounts - Teams subsequently added or deleted to the policy will not increase or decrease the discount. For policy terms 1 month or less, please contact us for discount options available.						

## Annual Premium Rates for DC and All States- except MD, NH, NY and WA

<b>NETBALL, WRESTLING</b> Discounts available upon request for policy terms of one (1) month or less.							
Benefit Amounts			Gross Rate Per Player by Age Class per Year				
Medical Expense		Death & Specific Loss	9 & Under	10-12	13-15	16-18	19 & Over
Deductible	Medical Limit		Excess	Excess	Excess	Excess	Excess
\$0	\$5,000	\$10,000	\$6.10	\$6.10	\$8.20	\$12.85	\$13.85
\$0	\$10,000	\$12,500	\$7.20	\$7.20	\$9.45	\$14.60	\$15.75
\$0	\$25,000	\$15,000	\$8.25	\$8.25	\$10.75	\$16.40	\$17.65
\$100	\$25,000		\$6.30	\$6.30	\$7.50	\$10.20	\$10.80
\$0	\$50,000	\$17,500	\$9.90	\$9.90	\$12.95	\$19.85	\$21.40
\$100	\$50,000		\$7.80	\$7.80	\$9.45	\$13.25	\$14.10
\$0	\$100,000	\$20,000	\$10.95	\$10.95	\$14.25	\$21.65	NA
\$100	\$100,000		\$9.45	\$9.45	\$11.70	\$16.85	NA
\$0	\$250,000	\$25,000	\$12.85	\$12.85	\$16.40	\$24.40	NA
\$100	\$250,000		\$11.30	\$11.30	\$13.80	\$19.50	NA

<b>DIVING, GYMNASTICS or WEIGHTLIFTING</b>							
Benefit Amounts			Gross Rate Per Player by Age Class per Year				
Medical Expense		Death & Specific Loss	9 & Under	10-12	13-15	16-18	19 & Over
Deductible	Medical Limit		Excess	Excess	Excess	Excess	Excess
\$0	\$5,000	\$10,000	\$3.35	\$3.35	\$3.60	\$3.85	\$4.10
\$0	\$10,000	\$12,500	\$3.85	\$3.85	\$4.10	\$4.40	\$4.70
\$0	\$25,000	\$15,000	\$4.35	\$4.35	\$4.65	\$4.95	\$5.25
\$100	\$25,000		\$2.85	\$2.85	\$3.00	\$3.15	\$3.30
\$0	\$50,000	\$17,500	\$5.25	\$5.25	\$5.60	\$6.00	\$6.40
\$100	\$50,000		\$3.65	\$3.65	\$3.85	\$4.10	\$4.30
\$0	\$100,000	\$20,000	\$5.70	\$5.70	\$6.15	\$6.55	\$6.95
\$100	\$100,000		\$4.60	\$4.60	\$4.85	\$5.15	\$5.45
\$0	\$250,000	\$25,000	\$6.50	\$6.50	\$6.95	\$7.40	NA
\$100	\$250,000		\$5.35	\$5.35	\$5.65	\$6.00	NA

<b>BOXING, ICE HOCKEY, MARTIAL ARTS, or ROLLER HOCKEY</b> (Excludes Mixed Martial Arts and Extreme Sports)							
Benefit Amounts			Gross Rate Per Player by Age Class per Year				
Medical Expense		Death & Specific Loss	9 & Under	10-12	13-15	16-18	19 & Over
Deductible	Medical Limit		Excess	Excess	Excess	Excess	Excess
\$0	\$5,000	\$10,000	\$9.20	\$9.20	\$23.65	\$38.10	\$64.95
\$0	\$10,000	\$12,500	\$10.60	\$10.60	\$26.55	\$42.55	\$72.15
\$0	\$25,000	\$15,000	\$12.00	\$12.00	\$29.50	\$46.95	\$79.40
\$100	\$25,000		\$8.10	\$8.10	\$16.50	\$24.90	\$40.50
\$0	\$50,000	\$17,500	\$14.50	\$14.50	\$36.00	\$57.50	\$97.45
\$100	\$50,000		\$10.30	\$10.30	\$22.05	\$33.85	\$55.65
\$0	\$100,000	\$20,000	\$15.90	\$15.90	\$38.90	\$61.90	\$104.65
\$100	\$100,000		\$12.85	\$12.85	\$28.80	\$44.80	\$74.40
\$0	\$250,000	\$25,000	\$18.20	\$18.20	\$43.05	\$67.90	NA
\$100	\$250,000		\$15.10	\$15.10	\$32.70	\$50.35	NA

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# ACH Authorization Form

As a service to our customers, this form may be used in lieu of submitting a check for payment. Please complete a separate form for each transaction.

CheckOne:  New Business  Renewal  Policy Endorsement

Insured Name: \_\_\_\_\_

I (we) authorize K&K Insurance to initiate a single electronic debit from the account and depository shown below:

Name on Bank Account: \_\_\_\_\_

Bank Name: \_\_\_\_\_

Draft Amount: \$ \_\_\_\_\_

Checking or  Savings

Bank Account Routing/Transit Number\*: \_\_\_\_\_

Bank Account Number\*: \_\_\_\_\_

\*See below for an explanation of where to locate these two sets of numbers on your bank check.

Authorized Signature(s)/Not required if authorization by phone\*\* \_\_\_\_\_

Date \_\_\_\_\_

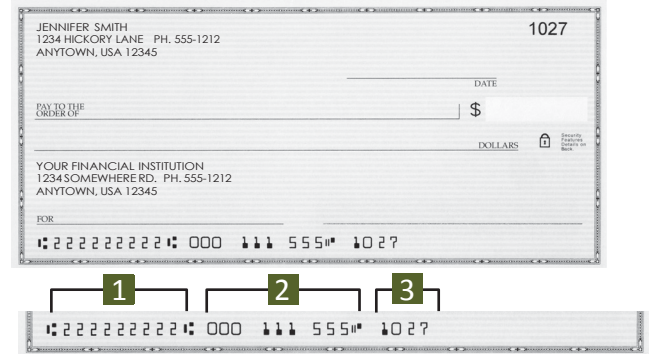
Authorized Signature(s)/Not required if authorization by phone \*\* \_\_\_\_\_

\*\* If two signatures are required for authorization, fax completed form to 1-260-459-5903.

To protect the integrity of this program, please maintain a bank balance sufficient to honor charges presented for payment. If you change banking arrangements, sufficient funds should be left in the account to honor charges presented for payment.

## EXPLANATION OF CHECK NUMBERS

- 1** Bank Routing/Transit Number — This is a nine digit number separated by a bar and a colon |: 123456789 |:
- 2** Account Number — This number may appear as the second, first or third series of numbers. Please read carefully.
- 3** Check Number — Matches number in the upper right corner of check. NOT REQUIRED FOR ACH.



K&K Participant Accident Program • PO Box 2338, Fort Wayne, IN 46801 Phone: (844)-203-2691 • Fax: (260) 459-5903

