

# OUTFITTERS & GUIDES

## Eligible Operations:

- Adventure/challenge ropes course
- Cabins
- Canoeing/kayaking
- Hunting & fishing
- Indoor climbing gyms/centers
- Mountain biking
- Mountaineering
- Paddleboarding
- Rafting
- Sailing
- Surfing
- Zipline

## Key Underwriting/Qualifying Factors

(Including but not limited to):

- Management must have at least three years management experience in the industry
- General liability minimum premium: \$1,500 for water activities  
\$2,500 for mountaineering and ropes courses

## Ineligible for this program:

- Adventure races
- Animal breeding/boarding
- Animal auctions
- ATV rentals
- Dude ranches
- Destination resorts
- Golf cart rental
- Mud runs
- Petting zoo
- Retail only operations
- Rodeos
- Snowmobile rental
- Stand-alone bike rentals
- Stand-alone cross country and backcountry skiing
- Stand-alone equine operations
- Stand-alone portable climbing walls
- Steeplechase

## K&K Benefits:

- Experienced & professional staff dedicated exclusively to servicing the K&K Outfitters & Guides Program for over 10 years
- 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
- Premium installment plans available

K&K is a leader in providing custom insurance programs to the outfitters & guides industry. When it comes to specialized coverages go to the company that knows the business. We understand and insure adventure activities such as white water rafting, kayaking, canoeing, hunting, fishing, rock climbing, ropes courses, climbing walls and much more.

Also Available - A special risk purchasing group program with a reduced minimum premium for outfitter and guide operations that:

- Are engaged in select activities such as Class I, II, III and flat water operations, guided sea kayaking, paddling schools, guided hunting and fishing, hiking, backpacking, bicycling, cross-country skiing, snow-shoeing and non-motorized watercraft/tube rental
- Meet specific gross revenue levels
- Have been in business for at least one year or 3 years equivalent experience
- General Liability minimum premium \$1,050

## Coverages Available & Program Highlights:

General Liability	Inland Marine
Commercial Auto	Crisis Response
Excess Liability	Abuse Molestation
Commercial Property	

## Common Associated Exposures:

- Camping
- Equine
- Equipment rentals
- Food & beverage concessions
- Hiking
- Instruction
- Liquor Liability
- Lodges
- Restaurants
- Retail sales
- Skiing
- Swimming

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### Buy Coverage On-line!

K&K's specialty web site, [outfittersguide-kk.com](http://outfittersguide-kk.com) offers on-line quoting and purchasing. Commission payable to agents/brokers when utilizing our on-line purchasing web site.

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Insuring the world's fun®

### **Contact Information:**

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

### **Outfitters & Guides Program**

PHONE: 800.440.5580

FAX: 260.459.5810

EMAIL:

KK.Recreation@kandkinsurance.com

WEB SITE:

kandkinsurance.com

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

### **Submission Instructions:**

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

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

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- Application(s) (see below)
- ACORD application(s)
- Five years of company loss runs
- Facility brochure (if available)
- Copy of waiver & release forms
- Website

### **Outfitters & Guides Application(s):**

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

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# OUTFITTERS & GUIDES APPLICATION

Named Insured as it is to appear on policy: \_\_\_\_\_

Doing business as: \_\_\_\_\_

Mailing address: \_\_\_\_\_

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

Telephone number (\_\_\_\_\_) \_\_\_\_\_ Fax number (\_\_\_\_\_) \_\_\_\_\_

E-mail address: \_\_\_\_\_

Web site address: \_\_\_\_\_

Description of operation/location: \_\_\_\_\_

Address(s) of actual operation: \_\_\_\_\_

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

Does Insured:  Own  Lease premises

Owner of premises: \_\_\_\_\_

Address: \_\_\_\_\_

Named Insured Tax ID/FEIN number: \_\_\_\_\_

Type of business entity (Corporation, LLC, etc): \_\_\_\_\_

Have the business owners, partners, or principal shareholders ever had an outfitter's license refused, revoked, suspended, or voluntarily surrendered?  Yes  No

If yes, please explain: \_\_\_\_\_

Names of all partners or officers of corporation: \_\_\_\_\_

Proposed effective date: \_\_\_\_\_

Length of operational season: \_\_\_\_\_

**PLEASE INCLUDE THE FOLLOWING INFORMATION WITH YOUR SUBMISSION. ALL OPERATIONS MUST BE DECLARED. INCOMPLETE SUBMISSIONS MAY DELAY OR PREVENT PROCESSING:**

- Applicable Additional Information Form(s).
- Completed Fraud Warning. (attached)
- Copies of Waiver/Release Forms. See attached sample waiver.
- Signed applicable Minimum Underwriting Guidelines. (attached)
- Five years of currently valued loss history.
- Schedule of Additional Insured(s).
- Resume of owner (if applicant is a new venture).
- Certificates of Insurance for all subcontractors.
- Appropriate ACORD Forms as a separate request.

**GENERAL UNDERWRITING INFORMATION**

Length of time in business at this location: \_\_\_\_\_years

Total management relevant experience in this type of business: \_\_\_\_\_years

Associations of which the insured is a member: \_\_\_\_\_

- 1. Are all participants and a parent/legal guardian for minors (where applicable) required to sign an individual waiver/lease form?  Yes  No  
Does waiver include release, indemnify, hold harmless language?  Yes  No
- 2. Are waiver/release forms kept on file for a minimum of seven years?  Yes  No
- 3. How often do guides and staff receive a review in the proper use of equipment and related safety procedures? \_\_\_\_\_
- 4. Describe regular maintenance schedule for equipment, documentation, responsibility, etc. \_\_\_\_\_  
\_\_\_\_\_
- 5. What emergency equipment do you carry? (Radios, Flares, First Aid kits, etc.) \_\_\_\_\_  
\_\_\_\_\_
- 6. Do you host overnight trips with children 18 & under?  Yes  No
- 7. Do you host or sponsor events such as: mud runs, Urbanathlon, Warrior Dash, extreme challenge, or anything similar in exposure?  Yes  No  
Do you plan to sponsor, hold or otherwise be involved in any type of event, other than participation in demonstration days or trade shows?  Yes  No  
If yes, please describe: \_\_\_\_\_ Date of event: \_\_\_\_/\_\_\_\_/\_\_\_\_  
If yes, is this event covered elsewhere?  Yes  No
- 8. Do you lease or contract your 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  
Are minimum Liability Limits required?  Yes  No  
Do you require coverage to be shown for both General Liability and for Participant Legal Liability?  Yes  No
- 9. 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
- 10. Do you provide car rack installation or alter vehicles in any way?  Yes  No
- 11. Do you own a trailer and operate it for your business?  Yes  No  
If yes, is it covered by a Business Auto policy?  Yes  No  
Trailers are not covered under this program.
- 12. Do you have/use a Tryolean Traverse?  Yes  No

13. 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.*

**ANNUAL REVENUE & SALES INFORMATION** Total Revenue from all Operations \$\_\_\_\_\_

Demonstrations & Clinics	\$_____	# Fishing/Hunting Club Member	\$_____	# of Ropes Course/Zip Line/ Canopy Tour Participants	_____
Flatwater	\$_____	Guided Bicycling/Mountain Bicycling	\$_____	# of Climbing Wall Participants	_____
Guided Class I, II, or III Rivers	\$_____	Guided Cross Country/ Back Country Skiing	\$_____	Hiking/Backpacking, and Camping	\$_____
Guided Class IV or V Rivers	\$_____	Trap/Skeet/Archery	\$_____	Camp/Picnic Grounds	\$_____
Shoreline Sailing	\$_____	Bicycle Rentals	\$_____	Misc. Equipment Rental (Excluding Non-Motorized Watercraft)	\$_____
Surfing Instruction	\$_____	Guided Rock/Ice Climbing/Mountaineering	\$_____	Retail Sales	\$_____
Snorkeling	\$_____	Indoor Climbing Walls	\$_____	Food/Non-Alcoholic Beverage Sales	\$_____
Non-Motorized Watercraft Rentals (Canoe, Kayak, Tube, Paddleboard, SUP)	\$_____	Mobile Climbing Walls	\$_____	Liquor Sales	\$_____
Guided & Non-Guided Fishing Trips	\$_____	Climbing Competitions	\$_____		
Guided & Non-Guided Hunting Trips	\$_____	Ropes Course/Zip Line /Canopy Tour	\$_____		

Please list number of each:

Lodges	_____	Pistol Ranges	_____
Cabins	_____	Trap/Skeet/Archery Ranges	_____
Swimming Pools	_____	Zip Lines/Canopy	_____
Fishing Ponds	_____	Mobile Climbing Walls	_____
Hot Tubs/Saunas	_____	Boats with motor	_____
Snowmobiles	_____	Boats without motor	_____
Athletic Courts	_____		
ATV/UTV	_____		

- Do guest sleeping areas have smoke alarms?  Yes  No
- If meals are served, are appropriate food handling and sanitation procedures followed?  Yes  No
- Are pool areas enclosed by a fence?  Yes  No
- Are lifesaving devices positioned by the pool?  Yes  No

**HUNTING & FISHING ADDITIONAL INFORMATION -  CHECK IF NO EXPOSURES EXIST**

1. What percentage of your hunting is non-guided? \_\_\_\_\_%
2. What type(s) of terrain does the hunting take place on? \_\_\_\_\_
3. Are minors permitted to hunt?  Yes  No
  - a. If yes, what percentage of the overall operation is youth orientated? \_\_\_\_\_%
  - b. If yes, what is the minimum allowed age? \_\_\_\_\_ years
  - c. If yes, are parents/guardians required to be present?  Yes  No
4. What type(s) of game are being hunted? \_\_\_\_\_
5. Are tree stands used?  Yes  No
  - a. If yes, how often are they maintained? \_\_\_\_\_
  - b. If yes, are harnesses required?  Yes  No
6. Are any of the following used to transport hunters, equipment, or game?  Yes  No  
 If yes, how many?  
 Horses: \_\_\_\_\_  
 Snowmobiles: \_\_\_\_\_  
 ATVs: \_\_\_\_\_  
 Other (please describe): \_\_\_\_\_
7. Do you employ anyone younger than 18 years of age?  Yes  No
  - a. If yes, please explain their duties. \_\_\_\_\_
8. Where are fishing trips conducted (lakes, rivers, ocean, etc)? \_\_\_\_\_
9. Are boats used?  Yes  No
  - a. If yes, are they motorized?  Yes  No
  - b. If yes, please provide the horsepower, length, and person capacity of each boat. (Boats over 250 HP are ineligible for coverage under this program.) \_\_\_\_\_

**WATERCRAFT ADDITIONAL INFORMATION -  CHECK IF NO EXPOSURES EXIST**

1. What rivers or lakes do you operate on? (Types are: Motor, non-motor)  

NAME/DESCRIPTION	CLASS 1-5	TYPE
_____	_____	_____
_____	_____	_____
_____	_____	_____
2. All boats, rafts, canoes, kayaks, etc. used, including length, person capacity, motor size.  
 (Attach a separate sheet if necessary.) \_\_\_\_\_
3. Do you employ anyone younger than 21 years of age?  Yes  No  
 If yes, please explain all duties: \_\_\_\_\_  
 Attach a list of supplies and equipment used.
4. Do you rent any equipment?  Yes  No  
 If yes, please explain: \_\_\_\_\_

**GUIDE INFORMATION**

Please detail the experience of all guides. Use additional sheets as necessary.

Name	Years of Experience	Age	Lead Guide		Basic Certified CPR		Advanced First Aid & Training		State First Aid Guide		
			Yes	No	Yes	No	Yes	No	Yes	No	N/A
_____	_____	_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
_____	_____	_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
_____	_____	_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

- Have any of the guides you employ or subcontract ever been involved in an incident which resulted in serious injury or death?  Yes  No  
If yes, please describe. \_\_\_\_\_
- In the past five years, have you or any of your staff (employees, volunteers, subcontractors, etc.) had any infractions, fines, or citations from any applicable authority (Parks Service, Forest Service, City, State, etc.)? This includes but is not limited to having you or a staff member's license(s) suspended or revoked.  Yes  No  
If yes, please describe. \_\_\_\_\_
- Please check all of the following guide certifications that apply:  
 \_\_\_ EMT \_\_\_ Wilderness Training \_\_\_ AMGA \_\_\_ Swift Water Rescue Training Other \_\_\_\_\_  
 Please describe other applicable training/certifications: \_\_\_\_\_
- Are the guides licensed for Guiding/Outfitting by the applicable authority?  Yes  No  
If no, why not? \_\_\_\_\_
- Please describe the training guides receive: \_\_\_\_\_  
 \_\_\_\_\_

**MUST BE ANSWERED IN FULL**

Apart from the operations mentioned on this application, are there any other operations conducted on the same premises?  Yes  No  
Including gross receipts, please describe: \_\_\_\_\_  
 \_\_\_\_\_

**Previous Carrier Information:**

If any losses, give approximate dates and explanation of loss

COMPANY	POLICY NUMBER	PERIOD	PREMIUM	NO. OF CLAIMS	LOSSES

Were you cancelled or was insurance denied in last four years?  Yes  No  
If yes, please explain. \_\_\_\_\_

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)

\_\_\_\_\_  
(MM/DD/YY)

\_\_\_\_\_  
(MM/DD/YY)



1712 Magnavox Way  
 P.O. Box 2338  
 Fort Wayne, Indiana 46801  
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## ROCK CLIMBING, MOUNTAINEERING, & MOUNTAIN BIKING ADDITIONAL INFORMATION

### MOUNTAIN BIKING INFORMATION

1. Do you require helmets to be worn by each participant?  Yes  No
2. Are chairlifts utilized in operation?  Yes  No  
 If yes, are safety procedures/maintenance procedures the same as winter season?  Yes  No  
 Explain: \_\_\_\_\_
3. Is signage posted in the mountain biking area (i.e. trail difficulty, closed areas, area boundaries)?  Yes  No
4. Is area/trails patrolled during operations?  Yes  No  
 Is a final sweep made of the premises by patrollers each day of operations?  Yes  No
5. Do you provide bike rentals?  Yes  No                      Are helmets provided?  Yes  No  
 If bike and helmet rentals are provided, is there a regular maintenance and repair schedule?  Yes  No  
 Please explain procedures: \_\_\_\_\_
6. Are any special events planned pertaining to these operations (i.e. mountain bike races, exhibitions, etc.)?  Yes  No  
 If yes, who is the organizer/sponsor? \_\_\_\_\_  
 Do they provide insurance?  Yes  No

### ROCK CLIMBING & MOUNTAINEERING INFORMATION

#### PLEASE INDICATE THE TYPES OF ACTIVITIES YOU PROVIDE

- |  |                          |   |                |
|--|--------------------------|---|----------------|
| <input type="checkbox"/> Club                        | # of Members: _____      | <input type="checkbox"/> Cross Country Skiing | Revenue: _____ |
| <input type="checkbox"/> Outdoor Climbing (rock/ice) | Revenue: _____           | <input type="checkbox"/> Ski Mountaineering   | Revenue: _____ |
| <input type="checkbox"/> Competition                 | # of Participants: _____ | <input type="checkbox"/> Top Rope Climbing    | Revenue: _____ |
| <input type="checkbox"/> Other: _____                | Revenue: _____           | <input type="checkbox"/> Lead Rope Climbing   | Revenue: _____ |

Are your guides members of industry-recognized organizations?  Yes  No

If yes, please list them: \_\_\_\_\_

Where do climbs take place? \_\_\_\_\_

Are the climbs conducted over a period of days?  Yes  No

If yes, is hiking and camping part of the trip?  Yes  No

What is the minimum age allowed to climb? \_\_\_\_\_

What is the guide-to-participant ratio? \_\_\_\_\_





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INDOOR CLIMBING
ADDITIONAL
INFORMATION

- 1. What year was your climbing gym built?
2. What is the name of the company that built your gym?
3. Who is responsible for inspecting the climbing walls?
4. How often are the climbing walls inspected?
5. Please indicate height and width of the climbing walls.
6. Please describe the type of padding/foam that is at the base of each wall.
7. What is the maximum participant-to-staff ratio?
8. Please describe how climbers are monitored during climbing hours.
9. Is there 'Assumption of Risk' signage posted throughout the facility?
10. Do you have a program in place to train all staff in all facets of your gyms operations?
11. How often does staff receive updated training?
12. Are climbers permitted to bring and use their own equipment at your gym?
13. Please check the type(s) of climbing that are permitted.
14. Please indicate the minimum age(s) required to participate in the above types of climbing.
15. In order to belay, are participants required to take a belay test?
16. What type of belay system is in place?
17. If an automatic system, is it serviced according to the manufacturer's guidelines?

Annual Revenue: \$



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## PORTABLE CLIMBING WALL ADDITIONAL INFORMATION

**NOTE: Liability coverage for portable climbing walls can only be offered if the exposure is incidental to the applicant's primary operation. Portable Climbing Wall Coverage can not be offered on a stand-alone basis.**

1. Who built the wall? \_\_\_\_\_
2. Who is setting up and tearing down the climbing wall? \_\_\_\_\_
3. Is there a check list?  Yes  No
4. Is there some type of safety backup?  Yes  No
5. What safety equipment will the participants be using? \_\_\_\_\_
6. How many participants are anticipated? \_\_\_\_\_
7. How many event days are planned for the year? \_\_\_\_\_
8. Please provide a diagram of the wall in the space below or on an additional sheet.

Annual Revenue: \$ \_\_\_\_\_



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ROPES COURSE
ADDITIONAL
INFORMATION

UNDERWRITING INFORMATION

- 1. By whom was the course designed:
2. By whom was the course constructed: When:
3. How often is the course inspected?: Monthly Quarterly Annually By Whom:
4. What percentage of the course is High Element?: Low Element:
5. Are any portable elements used (i.e., challenge walls, etc.) or unique obstacles employed?
6. Total number of instructors (including directors):
7. Is the course director currently certified?
8. How many assistant instructors are certified? By Whom:
9. What is the ratio of participants to instructors?
10. Total number of participants anticipated in the coming year: Anticipated receipts: \$
11. Percentage of participants: Under 18 years of age: % Over 18 years of age: %
12. Minimum Age: Maximum Age:
13. Do you provide services to the mentally or physically challenged and/or troubled youth organizations?
14. Is the course ever rented to outside groups or individuals?
15. Does your group do any of the following:
16. How far is the nearest hospital?

PLEASE INCLUDE THE FOLLOWING INFORMATION WITH YOUR SUBMISSION:

- Photo or diagram of course elements.
Copy of the latest inspection.
Copy of emergency evacuation procedures.



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# EQUINE ADDITIONAL INFORMATION

1. Estimated maximum number of animals used on any one day: \_\_\_\_\_
2. Pony Rides:  
Number of ponies: \_\_\_\_\_ Type of ride:  Sweep  Ring  Other: \_\_\_\_\_  
Gross receipts: \$ \_\_\_\_\_
3. Do you have trail rides with riders using their own horse?  Yes  No Are they guided?  Yes  No  
Maximum at any one time: \_\_\_\_\_
4. Do trails cross or run parallel to roads or highways?  Yes  No  
If yes, please describe: \_\_\_\_\_
5. Do you have guided trail rides?  Yes  No Gross receipts \$ \_\_\_\_\_
6. Do you use guides or safety patrol for all riders?  Yes  No
7. Do you rent or lease horses or ponies to camps/resorts or individuals?  Yes  No  
How many rented? \_\_\_\_\_  
To whom rented? \_\_\_\_\_  
Rental term: \_\_\_\_\_ Gross receipts: \$ \_\_\_\_\_
8. Do you sell tack and/or clothing?  Yes  No  
Area used (sq. ft.): \_\_\_\_\_ Gross receipts: \$ \_\_\_\_\_
9. Do you repair riding equipment for others?  Yes  No
10. Carriage/sleigh/wagon:  On premises  Off premises  
Number of passengers: \_\_\_\_\_ Number of units \_\_\_\_\_



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# ROCK CLIMBING, MOUNTAINEERING, & MOUNTAIN BIKING MINIMUM UNDERWRITING GUIDELINES

The following guidelines have been established as minimum requirements for this program.

1. A waiver & release of liability form, provided by you, recognizing the dangers of mountaineering will be signed by and obtained from all customers. The form must have a parent's or legal guardian's signature if the customer is under legal age. One waiver per customer is a requirement. Roster waivers are not acceptable.
2. Climbing helmets will be made available to all climbers. Climbers, other than a student, declining to wear such a helmet must sign a waiver and release of liability (provided by you and approved by K&K) which includes a statement regarding their knowledge of the dangers of climbing without a helmet. A parent or legal guardian's signature must be obtained for climbers under 18 years old declining to use a helmet. All students will wear the helmet without exception.
3. An operations manual will be forwarded for all activities and is subject to K&K approval. It will contain the minimum sections/information as follows: Emergency weather condition procedures, length of trip, sanitation, water purification, evacuation, climbing procedures, minimum guide experience and customer safety orientation. This manual may be abbreviated for climbing walls.
4. Guide standards: All guides will be at least 21 years of age with a minimum of two years guiding experience. Submit a resume with three (3) references to K&K for any exceptions. If guides are allowed to drive students and other climbers to the climbing site, a motor vehicle report (MVR) must also be submitted to K&K for consideration of an exception to the age and experience criteria.
5. Senior Guide Minimum Medical Qualifications: Advanced first aid or more advanced medical training for all activities (note: medical supplies suitable to the degree of training of the responsible person must be carried at all times).
6. Volunteer Trip Leaders of Clubs Minimum Medical Qualifications: Basic first aid certification.
7. All technical climbing equipment used should be manufactured to standards similar to those established by the Union Internationale des Associations d'Alpinisme (UIAA). All other equipment should be purchased from a vendor that has significant knowledge of the climbing equipment manufacturers.
8. Any customer, guide, or staff member who is, or appears to be intoxicated or under the influence of an illegal or controlled substance will be not be allowed to participate in any mountaineering or related activities.
9. All employees and customers will be fully informed of these requirements and will agree to enforce and adhere to them.

**NOTE: Any deviation from these guidelines must be documented and submitted to K&K along with the application for consideration and receive written approval for the exception from K&K.**

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)

\_\_\_\_\_  
(MM/DD/YY)

\_\_\_\_\_  
(MM/DD/YY)



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GUIDED WHITEWATER
MINIMUM UNDERWRITING
GUIDELINES

The following guidelines have been established as minimum requirements for this program.

- 1. A waiver & release of liability form, provided by you, recognizing the dangers of whitewater rafting/boating will be signed by and obtained from all customers. In addition to the customer's signature, the form must have a parent's or a legal guardian's signature if the customer is under legal age. One waiver per customer is a requirement. Roster waivers are not acceptable.
2. Customers will be fitted with a United States Coast Guard approved personal flotation device. The personal flotation device will be worn and securely fastened by all customers on the watercraft at all times.
3. Customers will be fitted with an industry-accepted helmet. The helmet will be worn and securely fastened by all customers prior to entering the watercraft, Class IV and V rivers only.
4. The Primary/Lead Guide on an expedition or trip must be at least 21 years of age and have two years of guiding experience on the waterways and follow state certification requirements. To request an exception to this requirement you must send the guide name, age, MVR information and a complete description of the guides training and experience. Written approval must be given prior to allowing the guide to participate as the Primary/Lead Guide.
5. Guide to customer ratios will not exceed ten (10) customers to one (1) guide.
6. Each Expedition or Trip must have one or more guides with the following certifications: Cardiopulmonary Resuscitation, First Aid and Water Rescue.
7. Each Expedition or Trip is required to have a suitable and adequately stocked first aid kit.
8. Emergency Equipment must be present on each guide Expedition or Trip. This may be in the form of a signaling device, two-way radio or cell phone.
9. One buoyant heaving line at least 3/8 inch in diameter and 50 feet in length, carried in a bright colored rescue bag, will be on board each multiple passenger raft.
10. No alcoholic beverages or controlled substances may be consumed or allowed on board any watercraft.
11. Any customer, guide or staff member who is, or appears to be intoxicated or under the influence of illegal or controlled substances will not be allowed on board any watercraft.
12. Equipment Maintenance/inspection procedures must be in place.
13. All employees and customers will be fully informed of these requirements and will agree to enforce and adhere to them.

NOTE: Any deviation from these guidelines must be documented and submitted to K&K along with the application for consideration and receive written approval for the exception from K&K.

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)

(MM/DD/YY)

(MM/DD/YY)



1712 Magnavox Way  
P.O. Box 2338  
Fort Wayne, Indiana 46801  
(800) 440-5580 Fax (260) 459-5821  
www.kandkinsurance.com  
CA #0334819

# GUIDED CANOEING OR KAYAKING MINIMUM UNDERWRITING GUIDELINES

The following guidelines have been established as minimum requirements for this program.

1. A waiver & release of liability form, provided by you, recognizing the dangers of canoeing or kayaking will be signed by and obtained from all customers. In addition to the customer's signature, the form must have a parent's or a legal guardian's signature if the customer is under legal age. One waiver per customer is a requirement. Roster waivers are not acceptable.
2. Customers will be fitted with a United States Coast Guard-approved personal flotation device. The personal flotation device will be worn and securely fastened by all customers on the watercraft at all times.
3. The Primary/Lead Guide on an expedition or trip must be at least 21 years of age and have two years of guiding experience on the waterways and follow state certification requirements. To request an exception to this requirement you must send the guide's name, age, MVR information and a complete description of the guides training and experience. Written approval must be given prior to allowing the guide to participate as the Primary/Lead Guide.
4. Guide to customer ratios will not exceed ten (10) customers to one (1) guide.
5. Each expedition or trip must have one or more guides with the following certification: Cardiopulmonary Resuscitation, First Aid and Water Rescue.
6. Each expedition or trip is required to have available a suitable and adequately stocked first aid kit.
7. Emergency equipment must be present on each guide expedition or trip. This may be in the form of a signaling device, two-way radio or cell phone.
8. Any customer, guide or staff member who is, or appears to be intoxicated or under the influence of illegal or controlled substances will not be allowed on board any watercraft.
9. Equipment maintenance /inspection procedure must be in place.
10. All employees and customers will be fully informed of these requirements and will agree to enforce and adhere to them.

**NOTE: Any deviation from these guidelines must be documented and submitted to K&K along with the application for consideration and receive written approval for the exception from K&K.**

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)

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(MM/DD/YY)

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# NON-GUIDED/NON-MOTORIZED WATERCRAFT, AND TUBE RENTAL UNDERWRITING GUIDELINES

The following guidelines have been established as minimum requirements for this program.

1. A waiver & release of liability form, provided by you, recognizing the dangers of canoeing, kayaking, rafting and tubing will be signed by and obtained from all customers. In addition to the customer's signature, the form must have a parent's or a legal guardian's signature if the customer is under legal age. One waiver per customer is a requirement. Roster waivers are not acceptable.
2. United States Coast Guard approved personal flotation devices are required to be fitted and provided to each customer.
3. Any customer, guide or staff member who is, or appears to be intoxicated or under the influence of illegal or controlled substances will not be allowed on board any tube or watercraft. Alcohol consumption signs regarding this must be posted and visible at all times.
4. All employees and customers will be fully informed of these requirements and will agree to enforce and adhere to them.
5. Equipment maintenance/inspection procedures must be in place.

**NOTE: Any deviation from these guidelines must be documented and submitted to K&K along with the application for consideration and receive written approval for the exception from K&K.**

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)

\_\_\_\_\_  
(MM/DD/YY)

\_\_\_\_\_  
(MM/DD/YY)





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GUIDED TRAIL RIDE
MINIMUM UNDERWRITING
GUIDELINES

The following guidelines have been established as minimum requirements for this program.

- 1. A waiver & release of liability form, provided by you, recognizing the dangers of horseback riding will be signed by and obtained from all customers. The form must have a parent's or legal guardian's signature if the customer is under legal age. One waiver per customer is a requirement. Roster waivers are not acceptable.
2. The minimum age for riders is 6 years. All riders will be matched to horses according to aptitude, ability and size. Each rider will properly fit into his/her saddle and stirrups. Only one rider per horse is allowed.
3. Riders will be carefully checked to ensure that each rider is physically and mentally fit to ride a horse. The stable manager will carefully screen any overweight and/or young riders. Elementary riding safety will be explained to all riders, including how to control a runaway horse.
4. Experienced, gentle horses with well-defined withers to keep the saddle from rolling will be used. No sick horses or stallions may be ridden. All horses must be saddled and each horse will be fitted with its own set of tack that will not be changed from horse to horse.
5. All riders will be accompanied by a guide with a ratio not to exceed six (6) riders to one (1) guide if the gait is a trot or slower. Before exceeding a trot, riders must have ridden at the stable at least three (3) times and a ratio of four (4) riders to one (1) guide must be maintained.
6. Riders are not to dismount on the trail. If a rider drops anything from a horse, the guide is to retrieve the article.
7. The minimum age for each guide is 24 years. Younger guides may accompany an older guide. All guides will be employed by the stable and have at least two (2) years horse guiding experience. All guides will have current first aid training from an accredited source (Emergency Medical Technician, Red Cross or equivalent).
8. All saddles will have tapaderos or safety break-away stirrups in good repair. The cinches and latigos are to be new or in excellent condition. One-piece or tied reins will be utilized. Riding helmets will be made available to all riders. Riders declining helmet use must sign a waiver and release of liability (provided by you and approved by K&K) which includes a statement regarding their knowledge of the dangers of riding without a helmet. A parent or legal guardian's signature must be obtained for riders under 18 years old declining to use a helmet.
9. There shall be at least one functional set of two-way radios or cellular phones on each ride.
10. Any customer, guide or staff member who is, or appears to be intoxicated or under the influence of illegal or controlled substances will not be allowed to participate.
11. All employees and customers will be fully informed of these requirements and will agree to enforce and adhere to them.

NOTE: Any deviation from these guidelines must be documented and submitted to K&K along with the application for consideration and receive written approval for the exception from K&K.

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)

(MM/DD/YY)

(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)

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DATE (MM/DD/YY)

