



## **K&K ICEL PLAN LIABILITY INSURANCE**

### **INDEPENDENT CLUB EVENT LIABILITY FOR RALLIES • AUTOCROSS • MARQUE CLUBS**

Through its insurers, K&K Insurance Group, Inc., is pleased to offer this package of much needed coverages tailored exclusively to match the unique requirements of your motorsports event.

Affordable and easy to obtain, your independent car club can have liability protection for \$300,000... \$500,000... \$1,000, 000 or even \$2 million in liability insurance for your club's autocrosses, concours, meetings, rallies and social functions.

An affiliate of the prestigious Aon Corporation, K&K has been given the responsibility by TIG Insurance Company to design insurance, underwrite, bind, issue policies, handle claims and maintain reinsurance programs on their behalf. This level of authority allows the motorsports enthusiasts at K&K to create innovative programs responsive to the needs of the industry.

### **WHAT THE PROGRAM OFFERS...**

Independent clubs face different risks than sanctioning bodies, drag strips or circle tracks. However, they still need adequate, affordable insurance that lets the show go on. The K&K Independent Club Event Liability (ICEL) program does just that.

Your club can enjoy the security of up to \$2,000,000 event liability protection.

Here's how:

Complete Order Form A, and return it to K&K along with the proper premium check.

Coverages for your non-speed events (such as business meetings, social functions, concours, tours, parades and caravans) will be in effect immediately following K&K's receipt of the application and premium payment and their acceptance of the risk.

Competitive events, such as autocrosses, gymkhanas or rallies require pre-notification to K&K.

To place your coverage in effect (and to receive your proof of insurance), simply return the Competitive Event Insurance Order Form B to K&K at least two weeks before the event.

Your initial premium will act as a deposit from which your per-member charge and event premium will be drawn.

It's that simple.

## COVERAGES AVAILABLE

BASIC PLAN COVERAGE		OPTIONAL PLANS AVAILABLE	
Coverage	Limits Available	Coverage	Limits Available
1. Public Liability Protection	\$300,000 or \$500,000 or \$1,000,000 or \$2,000,000 C.S.L.	1. Increased Participant Liability Protection to	\$50,000 C.S.L.
2. Participant Legal Liability Protection	\$10,000 C.S.L.	2. Accidental Death & Dismemberment Benefits for Participants	\$3,000
3. Products (Food & Drinks) Liability Protection	Included	Excess Medical Expense Benefits for Participants	\$3,000
*4. Comprehensive Broad Form	Included	Weekly Indemnity Benefit for Participants'	\$25.00 for 26 weeks
*See Below		3. Additional limits of Liability (Call for a special quote.)	

\*Broad Form Comprehensive liability protection consists of ten valuable coverages including:

1. **Contractual Liability:** Provides liability coverage for bodily injury or property damage liability that the insured assumes under written contract.
2. **Personal Injury and Advertising Liability:** Protects against claims resulting from libel, slander, defamation, etc., including advertising-related claims.
3. **Host Liquor Liability:** Protects against claims resulting from the gratuitous dispensing of alcoholic beverages.
4. **Fire Legal Liability:** Protects against property damage claims resulting from fire for which you are liable.
5. **Incidental Medical Malpractice Liability:** Protects against claims arising out of the giving, or failure to give medical services.
6. **Non-Owned Watercraft Liability.-** Protects against claims resulting from Watercraft used by the club.
7. **Worldwide Coverage:** Extends club protection beyond the U.S. Territorial borders.
8. **Additional Insureds:** Adds coverage protecting spouse and employees.
9. **Extended Bodily injury Liability:** Protects from claims arising out of acts of self-defense.
10. **Automatic Coverage:** Extends protection for up to 90 days to include any organizations acquired by your club.

This is a general summary, of course. Actual coverages are detailed in the insurance policy, and are subject to the detailed provisions, conditions and exclusions of the policy.

## COMMONLY ASKED QUESTIONS REGARDING THE ICEL PROGRAM...

### 1. **WHAT COVERAGES ARE AVAILABLE?**

The basic ICEL program offers up to \$1,000,000 public liability protection, depending on the coverage limits chosen. Limits of \$300,000 or \$500,000 are also available.

Participant Legal Liability protection, with coverage limits up to \$1 0,000 and Products (or Food and Drink) Liability Protection, is also included.

### 2. **ARE ANY OPTIONAL COVERAGES AVAILABLE?** Yes. These include:

- a. Increased Participant Legal Liability Protection to \$500,000 Combined Single Limits;
- b. Accidental Death & Dismemberment (AD&D) Benefits for Participants, with limits of \$3,000;
  - Excess Medical Benefits for Participants, with limits of \$3,000;
  - Weekly Indemnity Benefit for Participants, with benefit limits of \$25 for 26 weeks;
- c. Additional limits of Liability upon request. (Call K&K for special quote.)

### 3. **WHEN IS INSURANCE EFFECTIVE FOR MY EVENT?**

After a Competitive Event Insurance Order Form B has been completed and mailed to K&K at least two weeks before your event date.

The applicable Combined Single Limit event liability coverage applies for each occurrence of bodily injury and property damage.

Your insurance will be effective upon receipt of your completed Order Form A and proper deposit premium. You will receive your policy and all the necessary supplies to administer your insurance program within 30 days of the effective date of your coverage.

Upon receipt of your deposit and minimum premium, your account will be debited by the applicable per member rate times the number of members reported on your Order Form A. The balance will be held on your account to be used for the event premiums as you order individual event insurance.

Each time you order your individual competitive event insurance, the applicable individual event premium will be debited or charged against your current account balance.

You will be notified such time that your account balance may be used up as the result of individual competitive event premium debits or charges.

From that point on, through the balance of your policy period, each time you order your individual competitive event insurance, you must remit the appropriate event premium with your order.

## ICEL PLAN COVERAGE AVAILABLE...

Your ICEL package will provide basic public liability protection with your choice of \$300,000, \$500,000, \$1,000,000 or \$2,000,000 limits. While participating in your covered activities, the coverage extends to your members, officers, officials, car owners, drivers, pit crews, sponsors and advertisers.

Also covered is any person or organization operating, managing, sanctioning, sponsoring or providing the premises for your covered program.

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## **ICEL PLAN COVERAGE AVAILABLE... (Continued)**

Your ICEL program automatically includes products (or food and drink) liability and \$10,000 Combined Single Limit Participant Legal Liability (PLL) protection at no additional premium. (PLL coverage is effective only upon receipt of each participant's signature on a K&K Waiver and Release of Liability Indemnity Agreement.)

### **Optional Coverages Include:**

- Increased Participant Legal Liability Protection to \$50,000
- Participant Accident Coverages for Participants including:
  - Accidental Death & Dismemberment Coverage to \$3,000
  - Excess Medical Expense Benefits to \$3,000
  - Weekly Indemnity Benefit of \$25 for 26 weeks

## **HOW TO ORDER YOUR INSURANCE...**

- A. Complete "ICEL Plan Order Form A" to initially order your basic coverage and mail to:

**K&K Insurance Group, Inc.**  
**1 712 Magnavox Way**  
**P.O. Box 2338**  
**Fort Wayne, IN 46801-2338**

- B. Mail your completed "ICEL Plan Order Form A", the Enrollment Form and your check as the Deposit and Minimum Fully Earned Premium made payable to K&K Insurance.

# **K&K INSURANCE**

1712 Magnavox Way P.O. Box 2338  
Fort Wayne, IN 46801-2338  
(800) 348-1839 Fax (219) 459-5118  
In Canada (800) 753-2632  
<http://www.kandkinsurance.com>  
Cal#0334819