



P.O. Box 2338
 Fort Wayne, Indiana 46801-2338
 (800) 348-1839 Fax (260) 459-5118
 www.kandkinsurance.com
 CA # 0334819



2016 EVENT INSURANCE COVERAGE DESCRIPTION

Effective December 1, 2015 Supersedes All Previous Programs

NTPA SANCTIONED EVENT PROMOTERS INSURANCE

K&K Insurance Group, Inc., through various insurers, is pleased to inform you that it provides Event Insurance coverage. This is a brief description of the program. The policy, if issued, must be referred to for coverages and exclusions. Promoters Competition Liability insurance is required when your pull is sanctioned by the NTPA or an NTPA Member State Association. WPI has a liability insurance program for all NTPA-sanctioned pull promoters. This plan offers broad coverage at an affordable price made possible by the purchasing power of WPI and is easy and convenient to obtain.

PART A - Liability Insurance Coverage

General Liability, Competition Liability	\$2,000,000	Combined Single Limit
Participant Legal Liability	\$3,000,000	Combined Single Limit
		OR
	\$5,000,000	Combined Single Limit
		Bodily Injury & Property Damage

A promoter of an NTPA National or NTPA Member State Sanctioned Tractor/Truck Pull must utilize the WPI Liability Insurance coverage. As an example, promoters are insured against claims from spectators, pull participants and their families, track workers or others suffering Bodily Injury and/or Property Damage caused from a covered accident at the named event.

A promoter may also name as Additional Insureds, at no extra cost, any financial sponsors. Ground owners and sponsors of the event are automatic additional insureds. The event administration fee is not a part of the insurance premium.

Promoter, Competitor, and Track Workers - Accidental Death and Medical Insurance Coverage

The Promoter, Partners, Competitors, Track Workers and other pull day workers with designated positions at ticket grandstands, pits and pulling areas are all insured.

Policy Limits	Accidental Death - \$25,000	Additional Medical Expense - \$10,000 (No Deductible)
---------------	-----------------------------	--

***PART B - Event Administration Fee**

PART C - Preparation & Cleanup Coverage

This coverage provides General Liability Insurance Coverage prior to the first day of competition and for clean up after last day of competition.

PART D - Official Vehicle Property Damage Coverage

Coverage for wrecker, ambulance, official cars, tow vehicles, and all other vehicles (except competing tractors/trucks while hooked to the sled under competition) \$0 deductible each vehicle.

- A. Promoters that have the primary NTPA Promoter Insurance coverages will not be charged any additional insurance premium for running weight classes different from those classes recognized by the NTPA, if the following conditions exist:
1. The driver has a valid NTPA competition license.
 2. The pulling vehicle is approved by WPI.

CANCELLATION CREDIT

- A. Weather cancels show, no tractors run. Complete refund or credit on future session this year.
- B. Show begins but is cancelled shortly after starting and rain checks given, 75% of session charge is refunded to promoter.
- C. If a session is considered a complete show before cancellation and no rain checks given, no refund or credit.
- D. Promoter must notify K&K within 48 hours after pull, if cancellation credit is desired.

CLAIMS PROCEDURE

In the event of an accident causing Bodily Injury and/or Property Damage, at the site of an NTPA or NTPA Member State Sanctioned Tractor/Truck Pull:

- A. Notify track official immediately.
- B. Obtain name and address of persons suffering Bodily Injury or Property Damage.
(Do not discuss WPI Insurance Coverages.)
- C. Notify K&K Insurance Group, Inc. within 24 hours of the accident, in writing or by phone, (800) 237-2917.

THIS IS NOT AN OFFER OF COVERAGE NOR AN APPLICATION FOR INSURANCE. REQUEST FOR COVERAGE WILL BE SUBJECT TO COMPANY UNDERWRITING STANDARDS. ACTUAL COVERAGE TERMS WILL BE DESCRIBED IN A POLICY OF INSURANCE IF ONE IS ISSUED.

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 [NY: substantial] civil penalties. (Not applicable in CO, HI, NE, OH, OK, OR, or VT; in DC, LA, ME, TN and VA, insurance benefits may also be denied)

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 policy holder or claimant for the purpose of defrauding or attempting to defraud the policy holder 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.

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.

Ohio

Any person who, with intent to defraud or knowing that he/she 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.

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.

2016 NTPA - PROMOTERS EVENT INSURANCE

(All areas must be filled out completely and signed, or form will be returned.)

A. Name of Event: _____ Phone: _____
Name of Insured: _____
Physical Address: _____
City: _____ State: _____ Zip: _____
Sanctioned By: _____

Limits of Liability (must carry same limits for all sessions) \$2,000,000 \$3,000,000 \$5,000,000

TYPE OF EVENT: STATE/REGIONAL NATIONAL GRAND NATIONAL GRAND/SUPER NATIONAL

B. DATE(S): _____ *CLASSES: _____ Exhibition Vehicles
_____ Yes No *Classes must be
_____ Yes No listed to be insured.
_____ Yes No

Describe all Exhibition Vehicles that will be used: _____

C. Pull Promoter/Chairman: _____ Phone: _____ Fax: _____
Address: _____
City: _____ State: _____ Zip: _____

D. Additional Insured(s): _____ And their Relationship to the Insured: _____
1. _____
2. _____
3. _____
4. _____
5. _____

E. Send Certificate of Insurance to: _____
Email: _____ Fax: _____
Address: _____
City: _____ State: _____ Zip: _____
Duplicate Certificate to: _____

F. Pull Location: _____ Time Period of Show: _____ Est. Attendance: _____
City: _____ State: _____ Zip: _____

G. Crowd Control Fence? Yes No
If yes, Material: _____ Height: _____

Does it restrict spectators from the pulling surface? Yes No

H. Guardrail Barrier? Yes No
If yes, Material: _____ Height: _____

I. Grand Stand: Permanent Yes No Portable Yes No
Age: _____ Type of Construction: _____ Seating Capacity: _____

J. Closest distance of spectators to pulling track: _____
Security: _____
Number and type of security: Uniformed Officer _____ Private Company _____ Employees _____

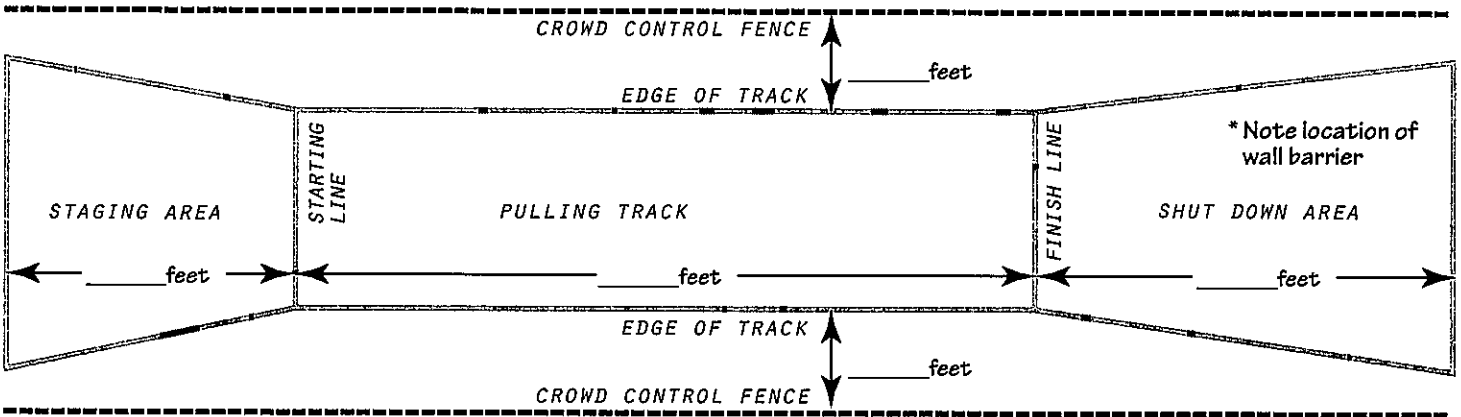
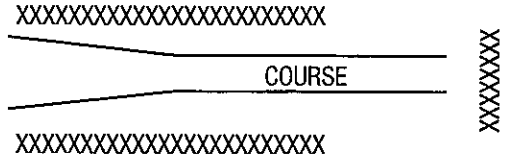
K. General Questions:
Will K&K insurance release form be used? Yes No
Will all pulling vehicles be in compliance with NTPA Rules? Yes No
Will all weight transfer vehicles be WPI and/or NASOA approved? Yes No
Will spectators be prevented from entering the track surface and staging area? Yes No
Will there be an ambulance on site? Yes No
Will there be proper amount of fire extinguishers & full-suited firefighting personnel at trackside? Yes No
Will there be adequate security to maintain crowd control in the pit area, staging area, and competition area? Yes No
Will you operate in compliance with all municipal, city, county, and state fire regulations and, ventilation codes if inside? Yes No
Do you require certificates of insurance from each contracted service, naming you as additional insured (concession, security, port-a-john, etc.) Yes No
If answer to any of the above general questions is no, please explain: _____

EVENT LOCATION DIAGRAM

Draw a diagram of the premises and the pull course, identifying: Spectator viewing areas, restricted areas, pit areas, pull strip guard rail, security personnel, distance between edge of course and nearest crowd control fences and direction North:

USE SYMBOLS: guardrail/wall = XXXXXXXX

Example:



PHOTOS TO BE SUPPLIED TO K&K EVERY (3) YEARS, AND IN THE EVENT OF ANY CHANGES IN THE INTERIM, SUPPORTING PHOTOS MUST BE SENT TO K&K INSURANCE WITHIN 10 DAYS AFTER EVENT.

PICTURES MUST BE TAKEN: Between course and any area used by spectator and/or participants, parallel to course and barrier/fence. Note direction taken and number photo. Please also include pictures of pullstrip, pit areas, spectator parking areas, and all bleachers and/or grandstands.

VERY IMPORTANT: Policy/Certificate/binders/will not be processed by underwriter unless a detailed diagram accompanies applicable premium.

COMPUTATION FOR FEES

	<i>State and Regional</i>	<i>National</i>	<i>Grand National</i>	<i>Grand/Super National</i>
	\$2,000,000	\$5,000,000	\$3,000,000	\$5,000,000
A. Each Session	\$495/Session	\$665/Session	\$794/Session	\$945/Session
B. *Administration Fee	\$25/Session	\$25/Session	\$50/Session	\$50/Session
C. Preparation and clean up day prior and following	INCLUDED	INCLUDED	INCLUDED	INCLUDED
D. Official vehicle P.D. Coverage	INCLUDED	INCLUDED	INCLUDED	INCLUDED

***Add to each session when computing fees.**

*ALL NON-NTPA NATIONALLY RECOGNIZED CLASSES MUST BE APPROVED BY WPI.

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.

Date _____ Applicant's Signature _____ Title _____

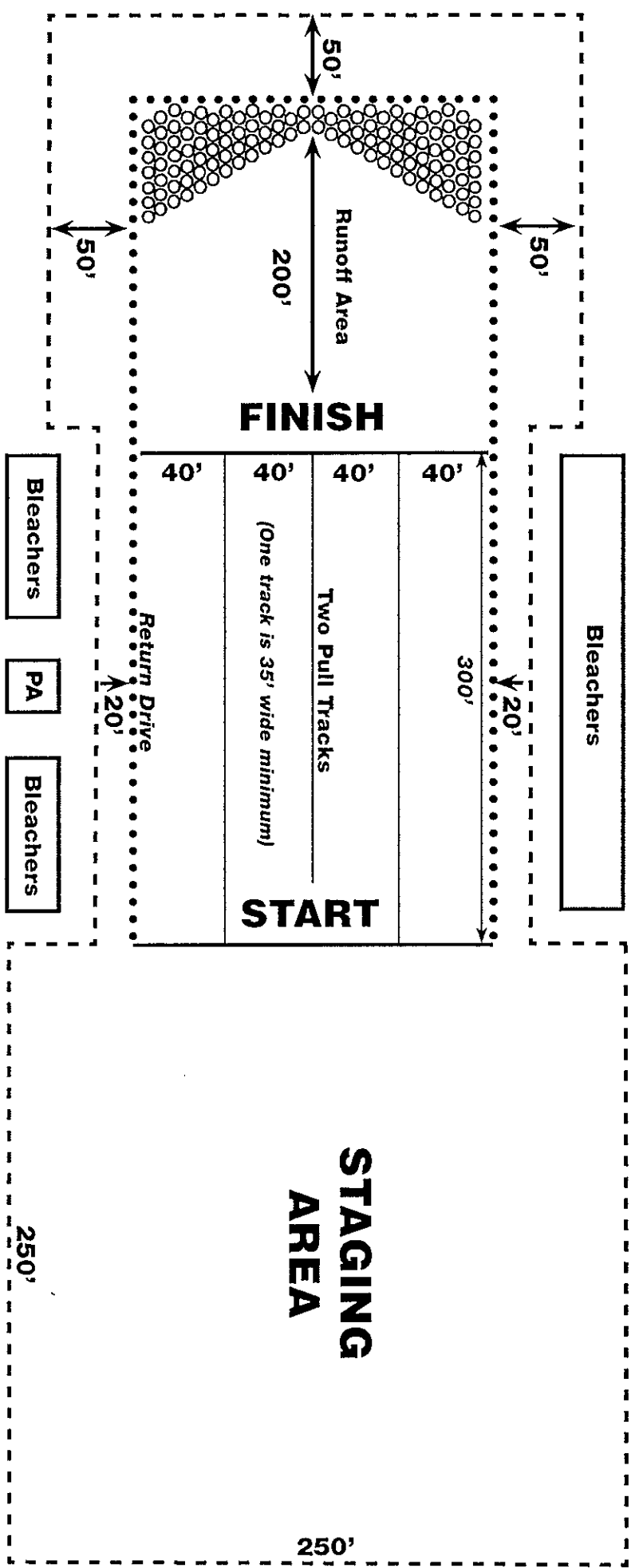
MAKE CHECKS PAYABLE TO:

K&K INSURANCE GROUP, INC. AND DESIGNATE INTENDED FOR ADMINISTRATIVE FEES AND PREMIUMS.

Send to: WPI, 6155-B Huntley Road, Columbus, OH 43229

“IMMEDIATE AREA DIAGRAM” PULLING FACILITY

Darkened boxes indicate ‘HOT PIT’ area



Key:

- = Cement Barriers
- - - - - = Fence
- = Plastic Water Barrels
- = Barrels Barriers

“COLD PITTS” are the surrounding pit areas that are designated for puller hauler parking.

Public parking should be separate from pit areas.