

NRPA Members ... Don't forget to insure your sports equipment!

Team gear can be expensive, but insuring it doesn't have to be. In addition to Combined Liability and Accident Insurance Coverage, you can now also apply for affordable Equipment Insurance, underwritten by The Hartford. This coverage is an NRPA exclusive – available ONLY to NRPA Members. (You may apply for this Equipment Coverage even if you do not apply for the Combined Coverage.)

Below are important highlights of this NRPA-sponsored Equipment Insurance. Please review, then complete and return the application on the reverse side of this form. Use the postage-paid envelope provided and be sure to include a check for your annual premium payment, made payable to the program administrator: Aon Association Services.

Equipment Insurance Highlights

This insurance provides coverage for your inventory of sports equipment, replacement value (if replaced), Actual Cash Value, if not replaced. It covers all equipment owned by the insured organization while in the building specified for storage. The policy period is from 7/1/08 to 7/1/09, or any part thereof.

Losses insured against include the following named perils:

- Fire
- Windstorm
- Riot
- Vandalism
- Hurricane
- Burglary
- Malicious Mischief
- Lightning
- Hail
- Civil Commotion
- Earthquake
- Tornado
- Flood



Deductibles

- \$2,500 for Flood
- \$250 – for equipment with a total value under \$50,000
- \$500 – for equipment with a total value over \$50,000

Maximum limit of coverage

The maximum limit of coverage offered is \$100,000, provided:

- a) The building has a sprinkler system; or
- b) There is an Operating Fire Detection system in the building.

You must insure the full value of the equipment (100% co-insurance). Example, if you insure only 50% of the value, you will be reimbursed for partial loss of only 50% of the replacement cost.

AFFORDABLE MEMBER-ONLY RATES:

Your annual premium for this coverage is easy to compute – just \$1.98 per \$100 of the total insured value indicated on your application, plus 1% of the premium for TRIA. (Minimum premium is \$250.)

Coverage is not provided for the following: ordinary "wear and tear," mechanical breakdown, inherent vice, latent defect, dampness, freezing, gradual deterioration, insect and vermin damage, damage from any processing or work on property, corrosion, atmosphere, extremes of temperature, infidelity or any dishonest act on the insured's part or any other party of interest, any unexplained loss, mysterious disappearance, loss or shortage disclosed upon taking inventory.

Questions?

Call our Program Manager at Aon Association Services toll FREE at **(800) 432-7465** or visit **www.nrpainsurance.com**

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