

ACCIDENT AND LIABILITY INSURANCE IS UNDERWRITTEN BY:

Accident and Liability insurance policies are provided by ACE American Insurance Company, Philadelphia, PA, or, in some states, other insurance companies of the ACE Group. Where coverage is provided by a surplus lines insurer that is part of the ACE Group, it is sold only through licensed surplus lines producers. Coverage may not be available in all states. Risks placed with a surplus lines insurer must be placed in accordance with state and federal law, including applicable surplus lines laws. Surplus lines insurers do not generally participate in State Guaranty Funds and thus insureds are not protected by such funds. The surplus lines market is a brokered market providing flexibility in rate and form to meet customer needs for high risk and specialized insurance products.

THIS PROGRAM IS ADMINISTERED BY:

Affinity Insurance Services Inc. • 159 E County Line Rd Hatboro, PA 19040 • nrpainsurance.com • 800-722-5676 Fax: 877-752-4415 Email: NRPA_Insurance_Programs@aon.com

IMPORTANT APPLICATION INSTRUCTIONS:

1. All insured teams in a League, Conference or Association, etc. must be covered under Combined Coverage.
2. The cost for Combined Coverage is the minimum premium for coverage.
3. Full payment must be submitted with a completed application before your Liability and Accident Insurance Certificate will be issued. No deposits will be accepted.
4. Coverage will become effective 7/1/11 or the day following the date the application and check are mailed to Affinity Insurance Services Inc. (as shown on postmark), whichever is later. ALL COVERAGE TERMINATES 7/1/12.
5. **Membership in the National Recreation and Park Association (NRPA) is mandatory to be eligible for Combined Coverage.**
6. The enclosed Release of Liability and Waiver document must be signed by each participant and parent/guardian and maintained by the applicant. Presentation of this Liability and Waiver form is required at the time of a reported claim in order to waive the \$2,500 deductible for each occurrence (including supplemental payments). Failure to present the Liability and Waiver form(s) will result in the claim being subject to the \$2,500 deductible.

Play it **SAFE**. Play it **SMART**.

With **NRPA** – sponsored coverage!



- Affordable rates
- Dependable coverage
- Outstanding service

Combined Liability and Accident Insurance Coverage For Youth Tackle, Flag and Touch Football



National Recreation and Park Association

Details inside.

NRPA-sponsored coverage – a win-win for everyone!

NRPA stands fast to our mission of advancing parks, recreation and conservation efforts that enhance the quality of life for all people. We are committed to providing *valuable benefits* that assist and support Members like you. For NRPA Members with youth tackle, flag and touch football teams, we make **combined Liability and Accident Insurance Coverage** available at affordable, member-only rates.

You can apply now for this coverage, which provides Liability Insurance – *plus* Accident Insurance includes Accident Medical and Dental Benefits, and Accidental Death and Dismemberment Benefits. In today's litigious environment, this insurance protection is vital.

With dependable coverage and affordable rates, you'll see NRPA-sponsored coverage is an excellent value – and why it is a "win-win" for everyone.

Combined Liability and Accident Insurance Limits of Coverage:

\$1,000,000 per occurrence
\$2,000,000 aggregate
General Liability Insurance

Up to \$250,000 per occurrence
\$1,000,000 aggregate

Excess Accident Medical and Dental
Up to \$35,000
Accidental Death and Dismemberment

Affordable rates ...

Combined Coverage Annual Cost **Per Team**
(July 1, 2011 – July 1, 2012)

Maximum age of team members	Tackle	Flag and Touch
12	\$308	\$87
15	\$410	\$104
16	\$568	\$150
17	N/A	\$150
18	N/A	\$150

Coverage effective date – Coverage will become effective 7/1/11 or the day following the date your application and payment are mailed to Aon Association Services (shown on the postmark), whichever is later. All coverage terminates 7/1/12.

IMPORTANT:

NRPA MEMBERSHIP IS REQUIRED FOR THIS COVERAGE.

This brochure is a brief description of the important features of the insurance plan written under Policy Form Number AH-10324-VA (Liability Policy Form number ALL-24626). It is not a contract of insurance. The terms and conditions of coverage are set forth in PTP N04222791, issued to: National Recreation and Park Association (Liability Policy Form number G24626532). The descriptions contained here are not a complete description of all terms, conditions, and exclusions in the coverage. Please refer to your Liability Insurance Policy and Accident Insurance Plan Description of Coverage for complete information. Coverage may not be available in all states or certain terms may differ by state law. Please keep this information as a reference.

Aon Association Services is a division of Affinity Insurance Services, Inc.; in CA (License #0795465), MN & OK, AIS Affinity Insurance Agency, Inc.; and in NY, AIS Affinity Insurance Agency. This information is for illustrative purposes only and is not a contract. It is intended to provide a general overview of the products and services offered. Only the policy can provide the actual terms, coverages, amounts, conditions and exclusions. All coverage not available in all states.

LIABILITY INSURANCE

Description – Commercial General Liability including Bodily Injury, Property Damage, Personal Liability, and Products/Completed Operations.

Limits of coverage – \$1,000,000 Combined Single Limit per occurrence/\$2,000,000 General Aggregate Limit per team.

Deductible – A \$2,500 deductible may apply to this Liability Insurance. See item #6 on the back of this brochure regarding waiver of this deductible.

Major coverages under this Liability Insurance include:

- Maintenance or use of football fields, stands and playing areas, only while in use for activities necessary or incidental to the conduct of practice, exhibition, post season and scheduled games
- Work performed by independent contractors
- Consumption or use of food products
- Fund raising, meetings and award banquets
- Cost of investigation and defense against covered claims, even if groundless
- Participant liability
- Player vs. Player
- \$5,000 medical payments to other than "participants"
- Legal liability for libel, slander, defamation of character, wrongful eviction, invasion of privacy
- Terrorism/TRIA

Who is covered – the insured League or Conference, its teams, sponsors, officers, directors, managers, coaches, game officials and other managing personnel and auxiliaries, while acting on behalf of the insured League or Conference or one or more of its teams; the additional interest of playing facilities (City, Municipality, School District, etc.).

Notable exclusions include: Nuclear Energy, Asbestos Products, Employment-Related Practices, Pollution, Fireworks, Sexual Abuse & Molestation, Bodily Injury to Employees, Medical Payments to Sports Participants, Medical Payments to Volunteers, Amusement Devices, Climbing Walls, Inflatables, Aircraft, Hot Air Balloons, Airport, Motorized Vehicle, Motorcycle/Watercraft Power Boat Racing, Stunting or Demolition Activity, Professional and/or Semi-Professional Athletic Participants, Collegiate Athletic Participants, Rugby, Adult Tackle and/or Flag Football, Overnight Lodging, Competitions, Cheerleading Operations Other than Those Affiliated and Organized in Conjunction with a Member's Football Operations, and War.

ACCIDENT INSURANCE

Accident Medical and Dental Expense Benefit

After the deductible, if applicable, the Plan pays for covered accident medical expenses incurred for injury within one year after a covered accident. The Plan also pays for covered dental treatment expenses incurred within one year after a covered accident resulting in injury to sound natural teeth. "Injury" means bodily injury caused by an accident that:

- (1) occurs while the policy is in force as to the person whose injury is the basis of claim; and
- (2) occurs while such person is participating in a covered activity; and
- (3) results directly and independently of all other causes in a covered loss.

Covered accident medical expenses include:

- Usual and customary charges required to be paid for treatment by a doctor or dentist
- Hospital confinement or outpatient care in a duly licensed hospital
- Nursing care by a registered graduate nurse
- Emergency ambulance service
- Prescribed drugs, medicines and other therapeutic services and supplies

Limits of accident insurance coverage – The maximum payable for each insured person through age 18 per covered accident is \$250,000 per occurrence, \$1,000,000 aggregate. Additionally, the following maximums apply:

- (a) For Hospital Room and Board – semi-private room rate
- (b) For Physician's/Chiropractor's Visits – \$40 for the first visit, \$30 for each subsequent visit per injury

Excess Provision and deductible – Accident Medical and Dental Expense Benefits are payable in excess of all other valid and collectible group insurance benefits – including Major Medical, Automobile Medical policies and HMO plans. A \$250 deductible may apply to this accident insurance. If other insurance is collectible, the \$250 deductible will be waived. If there is no other insurance, or other insurance does not make any payment for the claim, the full \$250 deductible will apply.

Accidental Death and Dismemberment Benefit

If, as the result of an accident, a covered injury causes the death or loss of sight or limbs of the insured person, a benefit amount will be paid upon receipt of due proof that:

- (a) The insured sustained a loss of the type listed below within 365 days after suffering the injury, and
- (b) Such loss resulted directly and independently of all other causes from such injury.

Type of Loss: Benefit Amount:

- Life\$35,000 to age 18
- Loss of any two of the following:
hand, foot or eye\$35,000 to age 18
- Loss of any one of the following:
hand, foot or eye\$17,000 to age 18

Loss of a hand or foot is complete severance through or above the wrist or ankle joint. Loss of sight of an eye is the total and irrecoverable loss of the entire sight of the eye. The total benefit payable under this coverage to one insured who suffers more than one such loss from one accident shall not exceed the amount payable for the largest loss.

Accidental Paralysis Benefit

If, as the result of an accident, a covered injury to an insured person causes paralysis, which persists for 12 consecutive months and is diagnosed as complete and irreversible by a doctor, a benefit amount will be paid upon receipt of proof of one of the following losses:

Type of Paralysis: Benefit Amount:

- Quadriplegia \$50,000
- Paraplegia \$37,500
- Hemiplegia \$25,000

"Quadriplegia" means the complete and irreversible paralysis of both upper and both lower limbs. "Paraplegia" means the complete and irreversible paralysis of both lower limbs. "Hemiplegia" means the complete and irreversible paralysis of the upper and lower limbs of the same side of the body.

Weekly Accident Indemnity Benefit

The benefit covers adult volunteers officially connected with the teams, who become totally disabled due to a covered accident during the performance of their official duties, and therefore miss work for which they are not compensated by their employer. The benefit pays \$150 per week to a maximum of 26 weeks beginning the first

day of continuous Disability, provided Disability commences within 30 days of the date of the accident causing injury. The plan will pay a benefit after 7 days of Total Disability. "Total Disability" means the injured person is unable to perform the material and substantial duties of his or her occupation for any employer.

Who is covered – Try-Out Season: During early pre-season try-outs, insurance will extend to every person engaging in schedule practice seasons or games. Playing Season: After the start of the playing season, insurance will cover all persons whose names are registered as eligible team members with the insured league or Conference. In addition to registered players, the Plan will cover the water boys, scorekeepers, cheerleaders, lead managers, trainers, coaches, and volunteer and hired officials while acting in their official capacities at scheduled games or practice sessions.

When they are covered – The Plan provides coverage while:

- (a) participating in scheduled games and practice sessions; and
- (b) participating in fund raising activities, attendance at banquets and meetings; and
- (c) traveling in a group directly to or from a scheduled game or practice session

EXCLUSIONS: suicide, sickness, dental treatment, intoxication, replacement of hearing aids & felony. For a complete list of exclusions refer to: www.nrpainsurance.com/insurance-products/exclusions.jsp

This insurance does not apply to the extent that trade or economic sanctions or other laws or regulations prohibit Us from providing insurance, including, but not limited to, the payment of claims.

Apply today!

See back cover for important application instructions.

Questions? Call the Program Administrator, Affinity Insurance Services, Inc., at (800) 722-5676, You can also visit us at:

www.nrpainsurance.com

Fax: (877) 752-4415

Email: NRPA_Insurance_Programs@aon.com



**National Recreation
and Park Association**