

2010 NRPA-sponsored Blanket Recreational Activities Accident Insurance Coverage

NRPA-SPONSORED BLANKET RECREATIONAL ACTIVITIES ACCIDENT INSURANCE IS UNDERWRITTEN BY:

Ace American Insurance Company
Philadelphia, PA 19106

THIS PROGRAM IS ADMINISTERED BY:

Affinity Insurance Services Inc.
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This brochure is a brief description of the important features of the insurance plan. It is not a contract of insurance. The descriptions contained here are not a complete description of all terms, conditions, and exclusions in the coverage. Please refer to your 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.

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\$15,000 Aggregate Maximum Benefit

Coverage period:

January 1, 2010 to
January 1, 2011

Don't delay. Apply Now!



**National Recreation
and Park Association**

**NRPA MEMBERSHIP IS
REQUIRED FOR THIS COVERAGE.**

Why Blanket Accident Coverage?

Here's an excellent way to help provide financial protection for your organization's staff and participants engaged in both athletic and non-athletic recreational activities.

Our NRPA-sponsored blanket accident insurance is an especially good choice with its broad coverage and affordable member-only rates!

Eligible NRPA Members Include –

- Recreation Agencies and Commissions or individuals that are NRPA Public Agency members or:
- Recreation agencies and organizations that are organizational members of the NRPA with a diversified program of organized sports and non-sports activities

Accident Medical Expense Benefit

If a covered injury requires treatment by a licensed physician, the Plan will pay the reasonable expense actually incurred by an Insured Person which is in excess of any medical expense benefits paid. Such reasonable expense must be incurred within 52 weeks after the date of the accident. **\$15,000 Aggregate Maximum Benefit** – Benefits payable by this Plan shall not exceed the aggregate \$15,000 amount for covered reasonable expenses resulting from any one accident to any one Insured person. "Reasonable Expense" means the usual and customary fee or charge for the services rendered and the supplies furnished in the area where rendered and the supplies furnished, provided such services and supplies are recommended and approved by a licensed physician.

Excess Provision/Deductible – Benefits are paid on an excess basis relative to other insurance coverage on the Insured Person, which must be used first. In such cases, there is NO deductible and this insurance will apply to covered expenses not recoverable from other valid and collectible insurance. If, however, the Insured Person is NOT covered by other insurance, the Excess Provision shall not apply and full benefits are payable under this Plan, as described in the Description of Coverage, less a \$200 deductible per claim.

Accidental Dental Expense Benefit

This Plan will provide benefits for reasonable expenses incurred for injury to natural teeth due to a covered accident. The Plan will pay for all expenses incurred, as a result from any one accident, for dental treatment, services and supplies, not to exceed \$1,000 (the maximum per person benefit). In order for expenses to be covered, an initial expense must be incurred within 90 days of the accident.

Accidental Death and Dismemberment Benefit

If injury shall result in any of the following losses within 90 days of the date of a covered accident, this Plan shall pay the following amounts:

Type of Loss:	Benefit Amount:
● Life	\$2,500
● Loss of both hands, both feet, both eyes, one hand and one foot, one hand or foot and sight of one eye	\$2,500
● Loss of either one hand, one foot or one eye	\$1,250
● Loss of thumb and index finger of either hand	\$625

Loss of a hand or foot is actual severance through or above the wrist or ankle joint. Loss of an eye is the total and irrecoverable loss of the entire sight of the eye. Loss of thumb and index finger means actual severance through or above metacarpophangeal joints. If more than one loss occurs from one accident, only one amount, the larger, will be paid.

Who is covered – This Plan covers all registered participants, coaches, trainers and managers to age 70 who engage in covered supervised recreation activities – athletic and non-athletic – sponsored by your organization.

When they are covered – The Plan provides coverage while:

- (a) managing or participating in scheduled activities sponsored by the member agency or;
- (b) traveling as a member of a group under the supervision of an authorized representative of the member agency

Notable 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.

AFFORDABLE MEMBER-ONLY RATES:	
Athletic – ages 19 and under	\$2 per person
Athletic – ages 20-70	\$14 per person
Non-Athletic (All ages)	\$1 per person