

NRPA-SPONSORED INSTRUCTORS & INTERNS LIABILITY INSURANCE

Liability insurance policies are provided by Nationwide Mutual Insurance Company.

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 Liability insurance Policy and Description of Coverage for complete information. Certain terms may differ by state law. Please keep this information as a reference.

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2012 NRPA-sponsored Instructors & Interns Liability Insurance Coverage

A choice of
two liability limits:

\$1,000,000

or

\$500,000

per occurrence

Coverage period:

**January 1, 2012 to
January 1, 2013**

**Don't delay.
Apply Now!**



**National Recreation
and Park Association**

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

Affordable NRPA-sponsored Instructors & Interns Liability Insurance Coverage is now available for 2012. Don't miss out!

Claims against instructors and interns involved in sports and recreation can result in costly lawsuits. Even if the claim is groundless, legal defense costs can be astronomical. Therefore we strongly suggest that you bring the availability of this coverage to the attention of all instructors and interns connected with your organization.

Description – This policy will be issued on an occurrence basis, including the significant provisions:

- Policy limit includes defense outside the policy limit, investigative and all other related costs.
- Policy limit is a per occurrence limit regardless of the number of insureds involved in coverage incident.
- Sponsoring organization is not an additional named insured.
- This coverage is in excess of any other valid or collectible insurance.
- There is no deductible for liability insurance coverage.

A choice of liability limits – Choose from two per occurrence policy limits - \$1,000,000 or \$500,000. (You may select different amounts for each individual, if needed.)

Notable exclusions include: Asbestos • Employment-related practices • Dietician Services • Fireworks • Fungi or bacteria • Haunted attractions • Lead • Medical, therapy or health care services • Nuclear Energy Liability • Performers • Physicals/Stress Testing or Therapy • Massage or Salon Services • Coaches acting on behalf of a college, school or any other competitive athletic team • Self-employment, volunteer activities outside scope of defined "business pursuits," conducting of tours abroad, ownership of summer camps and/or overnight camps or similar activities, work at overnight camps and/or similar activities • Certified athletic trainers • Amusement devices (i.e., rides, slides, inflatables, bungees, climbing walls, dunk tanks) • Instruction in the following activities: canoeing, cycling, diving, equestrian, gymnastics, kayaking, wrestling, boxing, motorsports, martial arts, paintball, rowing, rope training, mountain climbing, (including indoor and outdoor manmade practice areas), scuba diving, surfing, rodeo, skiing, snowboarding, and concerts • Abuse, molestation, harassment or sexual abuse • Animals • Instructors operating outside the US.

What is covered – This policy covers:

- Actual or alleged negligence by the insured recreation employee or commissioner while acting within the scope of their duties granted to them by the sponsoring organization
- Work at recreation centers and playgrounds, parks, swimming pools, ice and roller rinks, day camps, team sports, arenas and stadiums, golf courses, zoos, organized trips and tours
- False arrest, detention or imprisonment, or malicious prosecution, libel, slander or defamation of character
- Invasion of privacy, wrongful eviction, or wrongful entry

Who is covered – Individuals who are eligible for coverage under this policy include:

- Professional and non-professional recreation and park department employees
- Volunteer recreation, park and playground workers
- College students majoring in the field of recreation
- Individual members of NRPA

MEMBER-ONLY RATES*

| | \$1,000,000 Limit | \$500,000 Limit |
|----------------|-------------------|-----------------|
| Per Individual | \$137 | \$110 |
| Per Student | \$84 | \$72 |
| Per Lifeguard | \$367 | \$294 |

*Please note that the total rate noted above includes both premium and a Risk Purchasing Group (RPG) fee of \$10; NRPA receives \$3 of the total RPG fee.