

Accident Medical Coverage is provided by Nationwide Life Insurance Company.
Liability coverage is underwritten by Nationwide Mutual Insurance Company.

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: info@nrpainsurance.com

IMPORTANT APPLICATION INSTRUCTIONS:

Complete and return the application enclosed, along with a check for your premium, in the postage-paid envelope provided. Full payment must be submitted before Liability Insurance Certificates or Accident Insurance Summary Plan Descriptions will be issued. NO DEPOSITS WILL BE ACCEPTED. The following are to be understood by the applicant:

- Coverage will become effective 1/1/12 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 1/1/13.
- All teams in an insured League, Conference or Association must be covered under the Combined Coverage.
- The Premium developed by your application will be the minimum premium for coverage.
- Membership to NRPA is mandatory.
- The enclosed Release of Liability and Waiver document must be signed by each participant and parent/guardian (if under age 18) and maintained by the applicant team/league.

2012

NRPA-sponsored

Team Sports

Combined Liability and

Accident Insurance Coverage

Liability insurance up to
\$2,000,000

PLUS Excess Accident Medical and Dental Expense up to **\$250,000,**

up to **\$25,000** for accidental death and dismemberment

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.

For a winning combination of dependable protection and affordable member-only rates ...

Choose NRPA-sponsored Team Sports Combined Liability and Accident Insurance Coverage!

In today's litigious environment, good risk management calls for organizations engaged in sports to "cover all the bases." Here's an ideal way to protect your organization against multiple risks – with **NRPA-sponsored Team Sports Combined Liability and Accident Insurance Coverage**. This combined coverage provides valuable protection for multiple risks, on and off the playing field. (See inside for a description of benefits.) We think you'll agree, this coverage is a smart choice – one your organization can't afford to be without!

Coverage Limits:

- **\$2,000,000** General Liability/**\$2,000,000** Participant Liability
- Up to **\$250,000** Excess Accident Medical and Dental Expense — Plan through age 18
- **\$2,000,000** Hired Auto and Employers' Nonownership Liability (not provided while in Hawaii)
- **\$2,000,000** Professional Liability
- Up to **\$100,000** Excess Accident Medical and Dental Expense — Plan ages 19 through 59
- Up to **\$250,000** Excess Accident Medical and Dental Expense — Sports Camps & Clinics
- **\$25,000** Accidental Death and Dismemberment Benefit

Affordable Member-Only Costs...

Max. Age	Basketball, Baseball, Softball and Volleyball	Soccer	Street, Field, Floor and Roller Hockey	Ice Hockey/Lacrosse
12 yrs.	\$102	\$113	\$133	\$165
16 yrs.	\$124	\$140	\$160	\$193
18 yrs.	\$175	\$140	\$213	\$245
19-59 yrs.	\$335	N/A	\$243	\$280

Above charges are per team.

*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.

A complete roster is required for the sports listed below.

Max. Age	Swimming Per Person	Track & Field Per Person	Tennis & Golf Per Person	Wrestling Per Person	Day Camps & Clinics Per Person/Per Day
19 yrs. (Youth)	\$6.16	\$6.16	\$2.07	\$10.70	\$1.82
20-59 yrs. (Adult)	\$9.20	\$11.20	\$4.08	N/A	N/A

This brochure is a brief description of the important features of the insurance plan written under Accident Policy Form Number GR-9951-4. It is not a contract of insurance. The terms and conditions of accident coverage are set forth in the Accident Policy: GA SPX0000005170990, issued to: National Recreation and Park Association. 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 the brand name for the brokerage and program administration operations of Affinity Insurance Services, Inc.; (AR 244489); in CA, MN & OK, AIS Affinity Insurance Agency, Inc. (CA 0795465); in CA, Aon Affinity Insurance Services, Inc., (0694493), Aon Direct Insurance Administrator and Berkely Insurance Agency and in NY and NH, AIS Affinity Insurance Agency.

LIABILITY INSURANCE

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

Limits of coverage – \$2,000,000 General Liability/\$2,000,000 Participant Liability.

Major coverages under this Liability Insurance include:

- Maintenance or use of ball parks & fields, stands and playing areas, including: all activities necessary or incidental to the conduct of practice, exhibition, post season and scheduled games
- Consumption or use of food products
- Cost of investigation and defense against claims, even if groundless
- Advertising liability
- Participant liability
- Legal liability for libel, slander, defamation or wrongful eviction

Who is covered – The insured League or Conference, its teams, sponsors, officers, directors, managers, coaches, umpires, referees 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 Exclusion • Total Fireworks • Employment-Related Practices • Bodily Injury to Employees • Medical Payments to Participants • Player vs. Player • Adult Soccer • Adult Wrestling • Rugby • Diving • Professional and/or Semi-Professional Athletic Participants • Collegiate Athletic Participants • Rape, Molestation or Sexual Abuse • Hammer and/or Javelin Activities • Lifeguarding Activities • Inflatables • Climbing Walls • War • Terrorism • World Wide Coverage (if suit is **not** brought in the United States).

ACCIDENT INSURANCE

Accident Medical and Dental Expense Benefit

Limits of accident insurance coverage – The maximum payable for each insured youth through age 18 per covered accident is \$250,000. The maximum payable for covered adult activities for age 19 through 59 is \$250,000.

Deductible – For coverage of youth activities through age 18, there is no deductible. The deductible applicable for all other covered adult activities if there is no other valid or collectible insurance is \$500. For Sports Camp and Clinics, the deductible is \$100.

When benefits are paid – After the deductible, if applicable, the Plan pays for covered 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.

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

Additionally, the following coverage is included:

- (a) Hospital Room and Board
- (b) Doctor's Visits

Excess provision – Accident Medical and Dental Expense Benefits are payable in excess of all other valid and collectible group insurance – including Major Medical, Automobile Medical policies and HMO plans.

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, 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 covered injury, and
- (b) Such loss resulted directly and independently of all other causes from such injury.

Type of Loss:	Benefit Amount:
● Life	\$25,000

\$500,000 Aggregate Limit – The benefits paid for Accidental Death and Dismemberment are limited to an aggregate amount of \$500,000. This is the maximum amount the Plan will pay for injuries to a group of insured persons as the result of the same covered accident. Benefits will be divided among the insured persons in proportion to the actual loss incurred.

Who is covered – Try-Out Season: During early pre-season try-outs, insurance will extend to every person engaging in schedule practice sessions 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 scorekeepers, cheerleaders, team managers, trainers, coaches, volunteer umpires, referees and hired officials while acting in their official capacities at scheduled games or practice sessions. Coverage is effective both during the pre-season and regular playing seasons.

When they are covered – The Plan provides coverage while:

- (a) participating in scheduled games and practice sessions for youth activities (must have adult supervision)
- (b) participating in occasional fund raising events
- (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