

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: info@nrpainsurance.com

2010 NRPA-sponsored Team Sports Combined Liability and Accident Insurance Coverage

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 1/1/10 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 1/1/11.**
- 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. Presentation of this 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 Release of Liability and Waiver document(s) will result in the claim being subject to the \$2,500 deductible.

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 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.

Affinity Insurance Services Inc., in CA (Lic#0795465), MN, & OK, AIS Affinity Insurance Agency, Inc.; and in NY AIS Affinity Insurance Agency, Affinity Insurance Services Inc. is an Aon Company. 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 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, 2010 to
January 1, 2011

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
- Up to **\$100,000** Excess Accident Medical and Dental Expense — Plan ages 19-59
- Up to **\$100,000** Excess Accident Medical and Dental Expense — Sports Camps & Clinics
- **\$25,000** Accidental Death and Dismemberment Benefit
PLUS Paralysis Benefits of **\$50,000** for Quadriplegia, **\$37,500** for Paraplegia, and **\$25,000** for Hemiplegia

Affordable Member-Only Rates ...

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

Rates for the above sports are per team. 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
18 yrs. (Youth)	\$6.16	\$6.16	\$2.07	\$10.70	Please complete application to obtain rate
19-59 yrs. (Adult)	\$9.20	\$11.20	\$4.08	N/A	N/A

* All surplus lines fees and taxes are included. An administration fee of \$3 per team has been included in the liability rates.

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.

Deductible – A \$2,500 deductible may apply to this Liability Insurance. See item #5 on the back of this brochure regarding waiver of this deductible. For sports camps and clinics, the deductible is \$100.

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 \$100,000.

Deductible – For coverage of youth activities through age 18, there is NO deductible. For adult activities ages 19 to 59, the deductible applicable for Baseball and Softball, if there is no other valid or collectible insurance, is \$2,000. The deductible applicable for all other covered adult activities if there is no other valid or collectible insurance is \$1,000. 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 reasonable charges required to be paid for treatment by a physician 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 maximums apply:

- (a) For Hospital Room and Board – semi-private room rate (not to exceed \$250 per day)
- (b) For Physician's Visits – \$30 for the first visit, \$20 for each subsequent visit per injury (visits limited to one per day)

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 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	\$25,000
● Loss of any two of the following: hand, foot or eye	\$25,000
● Loss of any one of the following: hand, foot or eye	\$12,500

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. The total benefit payable under this coverage to one insured who suffers more than one such loss from one accident shall not exceed \$25,000. The amount paid under this benefit will be less any amount paid under the Paralysis Benefit.

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 physician, 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

If more than one loss occurs from one accident, only one amount, the larger, will be paid. The amount paid under this benefit will be less any amount paid under the Accidental Death and Dismemberment benefit for the same injury.

“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.

\$5,000,000 Aggregate Limit – The benefits paid for Accidental Death, Dismemberment and Paralysis are limited to an aggregate amount of \$5,000,000. 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

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

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



National Recreation and Park Association