# NRPA Members ... Don't forget to insure your sports equipment

Team gear can be expensive, but insuring it doesn't have to be. In addition to Combined Liability and Accident Insurance Coverage, you can now also apply for affordable Equipment Insurance. This coverage is an NRPA exclusive – available ONLY to NRPA Members. (You may apply for this Equipment Coverage even if you do not apply for the Combined Coverage.)

Below are important highlights of this NRPA-sponsored Equipment Insurance. Please review, then complete and return the application with payment.

# **Equipment Insurance Highlights**

This provides coverage for direct loss or damage to your sports equipment, field maintenance equipment, concession stand equipment (excluding products) and small portable storage sheds that you own. You must insure the full replacement cost of all of your equipment and contents to avoid a co-insurance penalty at the time of loss. The policy period is a one-year term. Coverage will begin the day after the completed enrollment form and premium are received and approved by us, or on a later date you specify.

# **Common perils covered under the Special Form:**

- Fire
- Lightning
- Windstorm
- Hail
- Vandalism
- Earthquake
- Hurricane
- Tornado
- Burglary
- Flood





#### **Deductibles**

- \$250 for equipment with a total value under \$10,000
- \$1,000 for values of \$10,001 to \$100,000
- · Values over \$100,000 quoted upon request

You must insure the full value of the equipment (100% co-insurance).

### **AFFORDABLE MEMBER-ONLY RATES:**

Your annual premium for this coverage is easy to compute – Total Replacement Cost Value (TRCV) x 0.03 (\$10.000 and under value) or TRCV x 0.026 (greater than \$10,000 value). (Minimum premium is \$100.)

Notable Exclusions: "wear and tear"; mechanical breakdown; mysterious disappearance; or criminal, fraudulent, or dishonest acts.

# **Questions?**

Call the Program Administrator, K&K Insurance at (800) 722-5676
You can also visit us at: www.nrpainsurance.com • Fax: (260) 459-5105
Email: info@nrpainsurance.com

This brochure is a brief description of the important features of the insurance plan. It is not a contract of insurance. The terms and conditions of coverage are set forth in the policy 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. This brochure is for illustrative purposes only and is not a contract of insurance. You must refer to the actual policy for complete information regarding coverage terms, conditions and exclusions as they may change from one coverage period to the next. You may request a copy of the full policy by submitting a written request to us. Please keep this information as a reference.

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