

K&K Insurance Group, Inc.  
P.O. Box 2338  
Fort Wayne, IN 46801-2338  
Phone: 800-722-5676 • Fax: 260-459-5105  
Website: [www.nrpainsurance.com](http://www.nrpainsurance.com)

Email: [info@nrpainsurance.com](mailto:info@nrpainsurance.com)

You can apply and remit payment online at [www.nrpainsurance.com](http://www.nrpainsurance.com). You can also complete and return the application with payment. Full payment must be submitted before Liability and Accident Insurance Certificates will be issued. NO DEPOSITS WILL BE ACCEPTED.

1. Coverage will be effective the date the application and payment are processed online or following the date the application and check are received by K&K, or on a later date as specified. The expiration date is one full year from the effective date.
2. All teams in an insured League, Conference, or Association must be covered under the Combined Coverage.
3. The premium developed by your application will be the minimum premium for coverage. PREMIUMS ARE 100% FULLY EARNED AND ARE NON-REFUNDABLE ONCE THE COVERAGE BEGINS.
4. **Membership to NRPA is mandatory.**
5. It is recommended that a Release of Liability and Waiver be signed by each participant and parent/guardian and maintained by the applicant team/league.

K&K Insurance Group, Inc. is a licensed insurance producer in all states (TX license #13924, FL license # L007299); operating in CA, NY and MI as K&K Insurance Agency (CA license #0334819)

**Play it SAFE. Play it SMART**  
**With the IMPROVED NRPA—**  
**sponsored coverage!**



- Affordable rates
- Dependable coverage
- Multiple GL limit options
- Outstanding service
- Camps & Clinics Available – Online purchase only
- Sexual Abuse Liability Available – Online purchase only
- **APPLY/PURCHASE ONLINE IMMEDIATELY!**

## Combined Liability and Accident Insurance Coverage For Youth Tackle, Flag and Touch Football



## Details inside.

**2023/2024 NRPA-sponsored coverage –  
a **win-win** for everyone!**

**NRPA** stands fast to our mission of advancing parks, recreation, and conservation efforts that enhance the quality of life for all people. We are committed to providing valuable benefits that assist and support members like you. For NRPA members with youth tackle, flag, and touch football teams, we make **combined Liability and Accident Insurance Coverage** available at affordable, member-only rates.

## Two affordable rate options available!

**Effective dates are available from 6/30/23 through 6/29/24**

OPTION #1

- **\$1,000,000 per occurrence / \$5,000,000 aggregate** General Liability Insurance
- **\$1,000,000** Hired Auto and Employers’ Nonownership Liability
- **\$1,000,000** Professional Liability
- **\$1,000,000** Participant Legal Liability
- **Up to \$250,000 Excess Participant Accident Medical**
- **Up to \$35,000 Accidental Death and Dismemberment Benefit**

K&K Flag / Touch Football - Team Rates		K&K Tackle Football - Team Rates		
Max. age	Combined Rate	Max. age	Combined Rate w/Limited Brain Injury Coverage	Combined Rate w/Brain Injury Excluded
12 yrs	\$108	12 yrs	\$391	\$373
15 yrs	\$131	15 yrs	\$498	\$480
16 yrs	\$191	16 yrs	\$664	\$646
17 yrs	\$191	17 yrs	N/A	N/A
18 yrs	\$191	18 yrs	N/A	N/A

Above charges are per team.

OPTION #2

- **\$2,000,000 per occurrence / \$5,000,000 aggregate** General Liability Insurance
- **\$2,000,000** Hired Auto and Employers’ Nonownership Liability
- **\$2,000,000** Professional Liability
- **\$2,000,000** Participant Legal Liability
- **Up to \$250,000 Excess Participant Accident Medical**
- **Up to \$35,000 Accidental Death and Dismemberment Benefit**

K&K Flag / Touch Football - Team Rates		K&K Tackle Football - Team Rates		
Max. age	Combined Rate	Max. age	Combined Rate w/Limited Brain Injury Coverage	Combined Rate w/Brain Injury Excluded
12 yrs	\$124	12 yrs	\$445	\$418
15 yrs	\$147	15 yrs	\$552	\$525
16 yrs	\$207	16 yrs	\$718	\$691
17 yrs	\$207	17 yrs	N/A	N/A
18 yrs	\$207	18 yrs	N/A	N/A

Above charges are per team.

**Tackle Football Options 1 & 2 have the option to include limited coverage for brain injuries. If you include the coverage, the limit for “brain injury” will be limited to \$1,000,000.**

Brain Injury Limit / Aggregate Limit	\$1,000,000 / \$1,000,000
Loss Adjustment Expense Limit / Aggregate Limit	\$1,000,000 / \$1,000,000

"Brain injury" means concussion, chronic traumatic encephalopathy or any other injury to the brain and any symptoms, conditions, disorders and diseases, including death, resulting therefrom but only if such injury occurs as a result of specific events occurring during the policy period. Coverage will be effective the date the application and payment are received by K&K or on a later date as specified. The expiration date is one full year from the effective date. Please note that the total rate noted above includes both premium and a Risk Purchasing Group (RPG) fee of \$15; NRPA receives \$5 of the total RPG Fee.

LIABILITY INSURANCE

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

**Limits of coverage – TWO OPTIONS:**

\$1,000,000 per occurrence/\$5,000,000 Aggregate or \$2,000,000 per occurrence/\$5,000,000 Aggregate

**Per Enrolled Member**

**Major coverages under this Liability Insurance include:**

- Maintenance or use of football fields, stands and playing areas, only while in use for activities necessary or incidental to the conduct of practice, exhibition, post season and scheduled games
- Insured’s Concession Stand Operations
- Approved Fund raising, meetings and award banquets
- Cost of investigation and defense against covered claims, even if groundless
- Participant liability
- Advertising liability

**Who is covered** – The insured League or Conference, its teams, sponsors, officers, directors, managers, coaches, game officials, 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:**

Abuse, molestation, harassment or sexual conduct; Aircraft/hot air balloon; Airport; Amusement devices (the ownership, operation, maintenance or use of: any mechanical or non-mechanical ride, slide, or water slide, any inflatable recreational device, any bungee operation or equipment, any vertical device or equipment used for climbing-either permanently affixed or temporarily erected, or dunk tank. Amusement devices do not include any video or computer games or any device that is specifically designed for the training or instruction of the activity for which you are enrolled.); Animals (injury or death to, or injury, death or property damage caused by any animal owned, rented or hired by you); Asbestos; Commercial general liability standard exclusions (CG0001 4/13 edition); Communicable disease; Cryogenic chambers/therapy; Employment-related practices; Fireworks; Fungi or bacteria; Haunted attractions; Lead; Nuclear energy liability; Performers; Rodeos; Saddle animals; Snowmobile; Transportation of athletes/participants.

ACCIDENT INSURANCE

EXCESS PARTICIPANT ACCIDENT MEDICAL EXPENSE BENEFIT

**Limits of accident insurance coverage**

The maximum payable for each insured youth through age 16 for Tackle Football and through age 18 for Flag/Touch Football per covered accident is \$250,000.

**Deductible**

For coverage of youth activities through age 18, there is a \$250 deductible.

**When benefits are paid**

After the deductible, if applicable, the Plan pays for covered medical expenses incurred for injury through a three year benefit period 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.

**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 180 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 .....	\$35,000

**\$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 payable by Us for all Claims incurred for all Insureds under the Policy which are caused by any one Incident that occurs when the Policy is in force. If this limit is not sufficient to pay the total of all such Claims, then the Benefit payable to any one Insured will be determined in proportion to our total aggregate limit of liability.

**Who is covered**

All participants involved in tryouts as well as participants whose names are registered as eligible team members with the insured league or conference. In addition to the registered participants, the plan will cover cheerleaders, coaches, trainers, managers, volunteers, umpires and referees while acting in their official capacities.

**When they are covered**

The Plan provides coverage while:

- a) Participating in scheduled games and practice sessions (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 that is currently supervised by the Plan Sponsor.

**EXCLUSIONS**

For a [complete list](#) of exclusions refer to: **[www.nrpainsurance.com](#)**

**Apply today!**  
**Questions?**  
Call the Program Administrator,  
K&K at (800) 722-5676.

You can also visit us at:  
**[www.nrpainsurance.com](#)**  
and apply/pay online!

Fax: (260) 459-5105

