

**NRPA-SPONSORED BLANKET RECREATIONAL ACTIVITIES ACCIDENT INSURANCE IS UNDERWRITTEN BY:**  
 Nationwide Life Insurance Company

**THIS PROGRAM IS ADMINISTERED BY:**

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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 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.

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

1925-B 12/18

**2019**  
**NRPA-sponsored**  
 Blanket Recreational Activities  
 Accident Insurance Coverage

**\$15,000**  
 Aggregate  
 Maximum Benefit

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



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

**Why Blanket Accident Coverage?**

Here's an excellent way to help provide financial protection for your organization's staff and participants engaged in both athletic and non-athletic recreational activities. Our NRPA-sponsored blanket accident insurance is an especially good choice with it's broad coverage and affordable member-only rates!

**Eligible NRPA Members Include –**

- Recreation Agencies and Commissions or individuals that are NRPA Public Agency members or;
- Recreation agencies and organizations that are organizational members of the NRPA with a diversified program of organized sports and non-sports activities

**Aggregate Maximum Benefit**

Benefits payable for the Excess Accident Medical Expense Benefit and Accidental Death and Specific Loss Benefit shall not exceed the aggregate amount of \$15,000 for reasonable and customary charges resulting from any one covered accident to any one Insured Person. "Reasonable and customary charges" - (1) reasonable in terms of services, care, or treatment provided; and (2) customary in that charges made by a provider are in line with charges made by providers of similar training and experience for a similar service within the same area.

**Excess Accident Medical Expense Benefit**

If a covered injury requires treatment by a licensed physician, the Plan will pay the usual and customary charges actually incurred by an Insured Person which is in excess of any medical expense benefits paid. Plan pays for covered medical expenses starting within 90 days from date of accident causing the injury, we will pay all covered expenses incurred within 3 years from such date, less the deductible (if any) and not to exceed the maximum benefit amounts.

**Excess Provision/Deductible –** Benefits are paid on an excess basis relative to other insurance coverage on the Insured Person, which must be used first. In such cases, there is NO deductible and this insurance will apply to covered expenses not recoverable from other valid and collectible insurance. If, however, the Insured Person is NOT covered by other insurance, the Excess Provision shall not apply and full benefits are payable under this Plan, as described in the Description of Coverage, less a \$200 deductible per claim.

**AFFORDABLE MEMBER-ONLY RATES**

Athletic – ages 19 and under	\$2 per person
Athletic – ages 20-70	\$14 per person
Non-Athletic (All ages)	\$1 per person

**Accidental Death and Specific Loss Benefit**

Coverage	Limits
Participant Accident Medical Expense Benefit	
Maximum	\$15,000
Deductible Per Claim	\$200
Benefit Period	3 years
Accidental Death and Specific Loss*	
Death	\$2,500*
Specific Loss	\$2,500

\*Subject to a \$500,000 overall maximum for any one accident.  
 Notes: No aggregate limit for medical expense.

If injury shall result in any of the following losses within 1 year of the date of a covered accident, this Plan shall pay the following amounts:

For the Loss of	Percent of the Face Amount
Each Arm	75%
Each Leg	75%
Each Hand	50%
Each Foot	50%
Sight of Each Eye	50%
Speech	50%
Hearing of Each Ear	25%
Thumb and Index Finger of Same Hand	25%

Loss of a hand or foot is complete 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. Loss of thumb and index finger means complete severance through or above metacarpophangeal joints. If more than one loss occurs from one accident, only one amount, the larger, will be paid.

**Who is covered –** This Plan covers all registered participants, coaches, trainers and managers to age 70 who engage in covered supervised recreation activities – athletic and non-athletic – sponsored by your organization. **Does not cover:** Boxing, Ice Hockey, Snow Skiing, Tackle Football.

**When they are covered –** The Plan provides coverage while:

- (a) managing or participating in scheduled activities sponsored by the member agency or;
- (b) traveling as a member of a group under the supervision of an authorized representative of the member agency

**Notable exclusions:** suicide, sickness, dental treatment, intoxication, replacement of hearing aids & felony.  
 For a complete list of exclusions refer to: [www.nrpainsurance.com](http://www.nrpainsurance.com)

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.