

**THIS PROGRAM IS ADMINISTERED BY:**

K&K Insurance Group, Inc.  
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**FOR SERVICE REQUESTS ONLY**

Email: info@nrpainsurance.com

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



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

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



**National Recreation and Park Association**

Details inside.

**2019 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!**

OPTION #1					OPTION #2				
<ul style="list-style-type: none"> <li>• <b>\$1,000,000 per occurrence / \$5,000,000 aggregate</b> General Liability Insurance</li> <li>• <b>\$1,000,000</b> Hired Auto and Employers' Nonownership Liability</li> <li>• <b>\$1,000,000</b> Professional Liability</li> <li>• <b>\$1,000,000</b> Participant Legal Liability</li> <li>• <b>Up to \$250,000 Excess Participant Accident Medical</b></li> <li>• <b>Up to \$35,000 Accidental Death and Dismemberment Benefit</b></li> </ul>					<ul style="list-style-type: none"> <li>• <b>\$2,000,000 per occurrence / \$5,000,000 aggregate</b> General Liability Insurance</li> <li>• <b>\$2,000,000</b> Hired Auto and Employers' Nonownership Liability</li> <li>• <b>\$2,000,000</b> Professional Liability</li> <li>• <b>\$2,000,000</b> Participant Legal Liability</li> <li>• <b>Up to \$250,000 Excess Participant Accident Medical</b></li> <li>• <b>Up to \$35,000 Accidental Death and Dismemberment Benefit</b></li> </ul>				
K&K Flag / Touch Football - Team Rates		K&K Tackle Football - Team Rates			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	Max. age	Combined Rate	Max. age	Combined Rate w/Limited Brain Injury Coverage	Combined Rate w/Brain Injury Excluded
12 yrs	\$103	12 yrs	\$373	\$356	12 yrs	\$119	12 yrs	\$424	\$398
15 yrs	\$125	15 yrs	\$475	\$458	15 yrs	\$141	15 yrs	\$526	\$500
16 yrs	\$182	16 yrs	\$633	\$616	16 yrs	\$198	16 yrs	\$684	\$658
17 yrs	\$182	17 yrs	N/A	N/A	17 yrs	\$198	17 yrs	N/A	N/A
18 yrs	\$182	18 yrs	N/A	N/A	18 yrs	\$198	18 yrs	N/A	N/A

Above charges are per team.

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**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. This Program includes two options for coverage for claims arising out of sexual abuse molestation. These coverage options are available only via on line purchase. 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); 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 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:

Life ..... \$35,000

#### Benefit Amount:

#### \$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 preseason 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 AND LIMITATIONS

We will not pay for:

- 1) The examination, prescription, purchase, or fitting of eyeglasses, contact lenses, or hearing aids.
- 2) Treatment by a person employed or retained by you or your subsidiaries or affiliates and for which no charge is normally made.
- 3) Care or treatment by a person who ordinarily lives in the insured's home or is a parent, grandparent, spouse, brother, sister, or child of either the insured or the insured's spouse.
- 4) Intentional self destruction or an attempt at it, or intentional self inflicted injury while sane or insane (if a Missouri contract, while sane).
- 5) War or an act of war, declared or undeclared.
- 6) Air travel, unless the insured is a passenger on a regularly scheduled flight of a properly licensed commercial airline.
- 7) Being intoxicated or under the influence of a narcotic unless it is administered on the advice of a doctor.
- 8) Participation in a scheduled competitive event or meet by a person who is receiving benefits under the contract, unless he or she has a written statement from a doctor permitting such participation.

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.

### OPTIONAL SEXUAL ABUSE & MOLESTATION COVERAGE – Available Online Only

#### Sexual Abuse or Sexual Molestation Liability

OR

#### Abuse, Molestation, Harassment or Sexual Conduct Defense Cost Reimbursement

This program includes two options for coverage for claims arising out of sexual abuse or sexual molestation:

- Option 1:** \$1,000,000 of liability coverage for sums the insured becomes legally obligated to pay as damages because of loss arising out of any actual or threatened sexual abuse or sexual molestation. This limit is part of, not in addition to be, the general liability limit selected.
- Option 2:** \$100,000 of coverage for reimbursement of defense costs only resulting from claims arising out of abuse, molestation, harassment or sexual conduct.

#### Apply today!

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

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

Fax: (260) 459-5105



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