

Accident Medical Coverage is provided by Nationwide Life Insurance Company. Liability coverage is underwritten by Nationwide Mutual Insurance Company.

THIS PROGRAM IS ADMINISTERED BY:

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FOR SERVICE REQUESTS ONLY

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2023/2024 NRPA-sponsored Sports Combined Liability and Accident Insurance Coverage

Valid for effective dates from 6/30/23 through 6/29/24

**For a winning combination of dependable protection and affordable member-only rates ...
Choose NRPA-sponsored Team Sports Combined Liability & 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 Legal Liability to Participants**
 - Up to **\$250,000 Excess Accident Medical Benefit - Plan through age 18**
 - Up to **\$100,000 Excess Accident Medical Benefit - Plan ages 19 and over**
 - Up to **\$250,000 Excess Accident Medical Benefit - Sports Camps & Clinics**
- **\$2,000,000 Hired Auto and Employers' Non-ownership Liability (not provided while in Hawaii)**
- **\$2,000,000 Professional Liability**
- **\$25,000 Accidental Death and Specific Loss Benefit**
- **Class B Sports have the option to include limited coverage for brain injuries. If you include the coverage, the limit for "brain injury: will be limited as shown below.**

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.

IMPORTANT APPLICATION INSTRUCTIONS:

Complete and return the application enclosed, along with your payment. 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:

1. Coverage will be in effect for a period of one year from the day following the date the application is received by K&K, or on a later date as specified. When applying online, coverage will be in effect from one year of the specified 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. A 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.
6. Sexual Abuse Liability Coverage available - online purchases only.

This is not a contract of insurance. This brochure is a brief description of the important features of the insurance plan. 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, FL license #L007299); operating in CA, NY and MI as K&K Insurance Agency (CA license #0334819)

Affordable Team Costs

Class A Sports - Rates (per team)*				
Max. Age	Basketball	Baseball	Softball	Volleyball
12 yrs.	\$114.00	\$114.00	\$114.00	\$114.00
16 yrs.	\$138.00	\$138.00	\$138.00	\$138.00
18 yrs.	\$193.00	\$193.00	\$193.00	\$193.00
19 & over	\$366.00	\$366.00	\$366.00	\$366.00

Class B Sports - Rates (per team)*								
Max. Age	Soccer		Street, Field, Floor & Roller Hockey		Ice Hockey		Lacrosse	
	W/Limited Brain injury	W/Brain injury Excluded	W/Limited Brain injury	W/Brain injury Excluded	W/Limited Brain injury	W/Brain injury Excluded	W/Limited Brain injury	W/Brain injury Excluded
12 yrs.	\$137.00	\$126.00	\$157.00	\$148.00	\$196.00	\$183.00	\$193.00	\$182.00
16 yrs.	\$166.00	\$155.00	\$186.00	\$177.00	\$226.00	\$213.00	\$224.00	\$213.00
18 yrs.	\$166.00	\$155.00	\$243.00	\$234.00	\$283.00	\$270.00	\$280.00	\$269.00
19 & over	N/A	N/A	\$276.00	\$267.00	\$320.00	\$307.00	\$320.00	\$307.00

*Please note that the total rate noted above includes both premium and a Risk Purchasing Group (RPG) fee of \$15.00; NRPA receives \$5.00 of the total RPG fee.

Affordable Member-Only Costs

Class A Sports - Rates (per individual/participant)				
Max. Age	Swimming	Track & Field	Tennis	Golf
18 yrs.	\$6.66	\$6.66	\$2.24	\$2.24
19 & over	\$9.94	\$12.10	\$4.41	\$4.41

Class B Sports - Rates (per individual/participant)		
Max. Age	Wrestling	
	W/Limited Brain injury	W/Brain injury Excluded
18 yrs.	\$11.91	\$11.56
19 & over	N/A	N/A

Day Camps & Clinics (per person/per day)	
Max. Age	Day Camps & Clinics
18 yrs. (youth)	\$2.14
19 yrs. & over (adult)	N/A

NRPA MEMBERSHIP IS REQUIRED FOR THIS COVERAGE.

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 Legal Liability to Participants.

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
- Personal and advertising liability
- Participant legal liability
- Professional Liability

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 • 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 • Rape, Molestation or Sexual Abuse • Hammer and/or Javelin Activities • Lifeguarding Activities • Inflatables • Climbing Walls • War • Terrorism • Cryogenic Chambers/Therapy • Communicable Diseases

ACCIDENT INSURANCE

Excess Accident Medical 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 ages 19 and over is \$100,000.

Deductible – For coverage of youth activities through age 18, there is no deductible. For coverage of adult activities, there is no other valid or collectible insurance is \$500.

When benefits are paid – The plan pays for covered medical expenses starting within 90 days from the date of the 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.

Covered accident medical expenses include:

- Medically necessary and reasonable charges required to be paid for treatment by a doctor 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 coverage is included:

- (a) Hospital Room and Board
- (b) Doctor's Visits

Excess provision – Accident Medical 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 Specific Loss 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	\$25,000

\$500,000 Aggregate Limit – The benefits paid for Accidental Death and Specific Loss 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 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 be supervised NRPA league/conference/association or an adult member of that league/conference association)
- b) Participating in occasional fund raising events
- c) traveling in a group directly to or from a scheduled game or practice session that is directly supervised by the Plan Sponsor or one of its member organizations

Exclusions: For a complete list of exclusions refer to: 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.

Apply today!

See back cover for important application instructions.

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

You can also visit us at:

www.nrpainsurance.com
and apply/pay online!

Fax: (260) 459-5105



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