

NRPA-SPONSORED INSTRUCTORS & INTERNS LIABILITY INSURANCE
Liability insurance policies are provided by AIG Specialty Insurance Company (surplus lines)

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 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)

2024/2025
NRPA-sponsored
Instructors & Interns
Liability Insurance Coverage

Valid for effective dates 6/30/24 through 8/30/25

A choice of
two liability limits:
\$1,000,000
or
\$500,000
per occurrence



**NATIONAL RECREATION
AND PARK ASSOCIATION**

**Affordable NRPA-sponsored
Instructors & Interns Liability
Insurance Coverage**

Claims against instructors and interns involved in sports and recreation can result in costly lawsuits. Even if the claim is groundless, legal defense costs can be astronomical. Therefore we strongly suggest that you bring the availability of this coverage to the attention of all instructors and interns connected with your organization.

Description – This policy will be issued on an occurrence basis, including the significant provisions:

- (a) Policy limit includes defense outside the policy limit, investigative and all other related costs.
- (b) Policy limit is a per occurrence limit.
- (c) Sponsoring organization is not an additional named insured.
- (d) There is no deductible for liability insurance coverage.

A choice of liability limits – Choose from two per occurrence policy limits - \$1,000,000 or \$500,000. (You may select different amounts for each individual, if needed.)

Coverage Period – Coverage will be in effect for a period of one year from the day following the date the application and payment are received and approved 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.

- What is covered** – This policy covers:
- Actual or alleged negligence by the insured recreation employee or commissioner while acting within the scope of their duties granted to them by the sponsoring organization
 - Work at recreation centers and playgrounds, parks, swimming pools, ice and roller rinks, day camps, team sports, arenas and stadiums, golf courses, zoos, organized trips and tours
 - False arrest, detention or imprisonment, or malicious prosecution, libel, slander or defamation of character
 - Invasion of privacy, wrongful eviction, or wrongful entry

- Who is covered** – Individuals who are eligible for coverage under this policy include:
- Professional and non-professional recreation and park department employees
 - Volunteer recreation, park and playground workers
 - College students majoring in the field of recreation
 - Individual members of NRPA

MEMBER-ONLY RATES*		
	\$500,000 Limit	\$1,000,000 Limit
Per Individual	\$121	\$148
Per Student	\$77	\$93
Per Lifeguard	\$315	\$390

*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.

Notable exclusions include: Asbestos • Communicable diseases • Cryogenic chambers/therapy • Employment-related practices • Fireworks • Fungi or bacteria • Haunted attractions • Lead • Medical, therapy or health care services • Nuclear Energy Liability Performers • Physicals/Stress Testing or Therapy • Massage or Salon Services • Coaches (exempt or non-exempt) acting on behalf of a college, school or any other organized competitive athletic team • Self-employment, volunteer activities outside scope of defined “business pursuits,” conducting of tours abroad, ownership of summer camps and/or overnight camps or similar activities, work at overnight camps and/or similar activities • Certified athletic trainers • Amusement devices (i.e., rides, slides, inflatables, bungees, climbing walls, dunk tanks) • Instruction in the following activities: canoeing, cycling, diving, equestrian, gymnastics, kayaking, wrestling, boxing, motorsports, martial arts, paintball, rowing, rope training, mountain climbing, (including indoor and outdoor manmade practice areas), scuba diving, surfing, rodeo, skiing, snowboarding • concerts • Ownership, operating or management of a commercial sports, fitness or dance facility • Sexual abuse or sexual molestation • Animals • Lifeguard operations in open water • Instruction held on or in open water (eg: lakes, ponds, oceans)