Liability insurance up to $2,000,000

PLUS Excess Accident Medical up to $250,000

and up to $25,000 for accidental death and specific loss

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

Affordable Team Costs

<table>
<thead>
<tr>
<th>Class A Sports</th>
<th>Rates (per team)*</th>
</tr>
</thead>
<tbody>
<tr>
<td>Max. Age</td>
<td>Basketball</td>
</tr>
<tr>
<td>12 yrs.</td>
<td>$110.00</td>
</tr>
<tr>
<td>16 yrs.</td>
<td>$133.00</td>
</tr>
<tr>
<td>18 yrs.</td>
<td>$185.00</td>
</tr>
<tr>
<td>19 &amp; over</td>
<td>$350.00</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Class B Sports</th>
<th>Rates (per team)*</th>
</tr>
</thead>
<tbody>
<tr>
<td>Max. Age</td>
<td>Soccer</td>
</tr>
<tr>
<td>W/Brain Injury Excluded</td>
<td>W/Brain Injury Excluded</td>
</tr>
<tr>
<td>12 yrs.</td>
<td>$131.00</td>
</tr>
<tr>
<td>16 yrs.</td>
<td>$159.00</td>
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<tr>
<td>18 yrs.</td>
<td>$159.00</td>
</tr>
<tr>
<td>19 &amp; over</td>
<td>N/A</td>
</tr>
</tbody>
</table>

Affordable Member-Only Costs

NRPA MEMBERSHIP IS REQUIRED FOR THIS COVERAGE.

*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.
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 the insured Conference, its teams, sponsors, officers, directors, managing personnel and auxiliaries while acting in their official capacities at scheduled games or practice sessions.

Notable exclusions include: Nuclear Energy • Asbestos Exclusion • Total 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 • Collegiate Athletic Participants • Rape, Molestation or Sexual Abuse • Hammer and/or Javelin Activities • Lifeguarding Activities • Inflatables • Climbing Walls • War • Terrorism • Cryogenic Chambers/Therapy

Legal Liability to Participants is limited to $1,000,000 for Class B Sports and Camps/Clinics.

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. The deductible applicable for all other covered adult activities if 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:
- Usual and customary 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 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: 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 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 coaches, trainers, managers, volunteers, 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 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: suicide, sickness, dental treatment, intoxication, replacement of hearing aids & felony. 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