

SCMAF RECREATION INSURANCE PROGRAM

This exclusive SCMAF Recreation Insurance Program provides cost effective coverage, and addresses the potential liability exposure of contracted and / or sub-contracted class instructors while teaching recreation agency sponsored classes. Liability coverage is provided for the agency and the instructor for claims brought by students. In addition to the \$1,000,000, per occurrence with \$5,000,000 general aggregate, liability coverage, the program provides \$5,000 of excess medical coverage for all instructors and students with \$0 deductible. Additional benefits of the program are recognized on the certificate of insurance.

The program eliminates the need for instructors to provide proof-of-insurance to your Agency in order to conduct their classes. Your Agency could operate with one less worry, assured that all pre-approved classes and instructors are covered for potential liability claims from students. Unlisted classes or class categories would need to be discussed with SCMAF and their insurance agent prior to the coverage for the requested class.

If your Agency would like to participate in this program, please provide the following information to SCMAF:

1. Program Application – to be submitted / signed by Agency Risk Manager or Park & Recreation Director. (Preferably, no individual instructor applications.)
2. One copy of the Recreation Class Schedule or Brochure.
3. List of class locations. (Often this is in the brochure)
4. A Sample of your Waiver / Release Form.
5. A Sample of the contract used between your Agency and the Instructor.

Mail this information to: SCMAF Recreation Insurance Program
P.O. Box 3605
South El Monte, CA 91733

Upon receipt and underwriting approval of this information, SCMAF will notify your Agency of acceptance to the program.

Should you have any questions on this or any of SCMAF's Insurance Programs, contact the SCMAF Office at 626-448-0853 x11.

Upon request, additional letters and/or certificates could be created to specifically identify the instructors and their corresponding classes. This would give your Agency and SCMAF great clarity to what programs are being insured.

OVERVIEW

The SCMAF Recreation Insurance Program was established to provide insurance benefits and coverage for instructors and participants in an organized activity of recreation classes, under supervision of the SCMAF member agencies.

ELIGIBILITY

Class Instructors under contract with a SCMAF Member Agency and registered in the Recreation Insurance Program, who teach or lead classes that are promoted, organized, conducted and supervised by SCMAF Members' Agency are eligible for the SCMAF Recreation Insurance Program.

PERIOD OF ELIGIBILITY

Eligibility will commence on the date the SCMAF Recreation Insurance Program registration application is accepted by the insurance underwriter. This is generally in five working days of the application is receipt by SCMAF.

PERIOD AND ELIGIBILITY OF COVERAGE

Youth and adult classes where participants are formally registered prior to their commencement in the program, with the exception of sports competition, are eligible. Note: Sports programs and sports clinics (non-competition) are eligible upon approval from SCMAF and their insurance agent.

A class is a single subject / activity for which participants are registered for a designated period of time. Each new enrollment or commencement date will constitute a new class. In case on ongoing enrollment classes, the date of coverage will begin with the first date of SCMAF Recreation Insurance Program Registration and continue for a maximum of 12 weeks or 10 class sessions, which ever occurs first.

FEES

The cost for any single class is \$1.60 per participant for 10 class sessions or 12 weeks, which ever comes first.

PAYMENT AND ONGOING REGISTRATION

Payment must be included with the registration forms, for an individual or non-SCMAF affiliated group, but an Agency may request an invoice from SCMAF. As classes begin, Agency may submit a monthly or quarterly report noting the class name, start and end dates of classes, the number of registered participants and the instructor's name.

INSURANCE UNDERWRITERS

The SCMAF Recreation Insurance Program is offered only through SCMAF and their insurance agent, Lupke Rice & Associates, with the medical underwritten by K & K Insurance Company and Liability underwritten by Nationwide Life Insurance Company.

INFORMATION REQUIRED

All Agencies / Individuals enrolling in the SCMAF Recreation Insurance Program must provide:

- Completed application
- 1 copy of the Agency Class Brochure, Class Information or Catalog with class title(s), name of the instructor; start and end dates for the class; day(s) and time of the class; location of the class(es).
- Recent, within prior 24 months, claims or losses for the activities
- Projected number of students enrolled in the classes, billing will be based on actual numbers given at the start of the class session. Non-SCMAF agencies must pay upfront based upon class enrollment estimations as negotiated between instructor and SCMAF.
- Sample copy of the class instructor contract or agreement.
- Copy of the participant liability waiver form in use for the class.

PAYMENT

Payment may be included with the registration forms or an agency may request an invoice from SCMAF. All invoices will be due in 30 days.

WAIVERS

All participants in classes insured under the SCMAF Recreation Insurance Program must have signed a waiver of liability and release form with the participating agency; such waivers are to be kept by the sponsoring agency and available for potential liability audits.

AUDITS

SCMAF does not require the class roster or class registration to be included with the application forms. SCMAF does retain the right to audit the enrollment records of any classes registered in the SCMAF Recreation Insurance Program.

REFUNDS

No refunds for SCMAF Recreation Insurance Program fees will be given for any reason once the registration forms are received at the SCMAF Office.

INSURANCE UNDERWRITERS

The SCMAF Recreation Insurance Program is offered only through SCMAF by Lupke Rice & Associates with the medical underwritten by K & K Insurance Company and Liability underwritten by Nationwide Life Insurance Company.

SOUTHERN CALIFORNIA MUNICIPAL ATHLETIC FEDERATION

RECREATION INSURANCE PROGRAM APPLICATION

Certificate Holder

Agency/Individual _____ Email: _____

Mailing Address _____ City _____ Zip _____

Contact Person: _____ Telephone _____ Fax _____

Name of Program _____

Name of Instructor(s) _____

Instructor Address, If applicable: _____ City _____ Zip _____

Class Location(s) _____

Beginning Date _____ End Date _____

Number of Estimated Registered Participants: _____

Any losses in the past five years? If yes, please complete:

<u>Date of Loss</u>	<u>Description</u>	<u>Amount Paid</u>	<u>Amount Reserved</u>
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

Payment Amount: \$ _____ (_____) Enclosed (_____) Bill Agency

Please provide the following:

- A copy of standard contractual agreement between agency and instructor. (sample)
- A copy of the waiver & release form between the agency and the participant. (sample)
- 1 copy of the class brochure or flyer.
- Exact Wording for Additionally Named Insured (Print below).

Applicants Signature _____ Date _____

Title _____

_____ Date _____

Agency Risk Manager or Agency Director Signature

_____ Title

Mail or Fax Application and Materials to SCMAF:

SCMAF Recreation Insurance Program
P.O. Box 3605
So. El Monte, CA 91733
(626) 448-0853 FAX (626) 448-5219

SCMAF Lupke Class List

Academic
Acting
Aerobics
Aquatics
Arts & Crafts (Various)
Basketball- Instructional
Bowling- Instructional
Boxing - Youth-
Instructional
Breathing
Card Game (Various)
Cheerleading- Instructional
Child / Infant CPR
Computer Classes
Cooking
CPR & First Aid
Dance (Various)
Dog Obedience
Fencing- Instructional
Golf- Instructional
Gymnastics- Instructional
Hockey- Instructional
Horseback Riding
Lifeguard
Music
Painting
Photography
Preschool / Daycare
Reading
Rowing- Instructional
Self Defense
Sewing
Skating
Surfing- Instructional
Swimming- Instructional
Tai Chi
Tee-Ball
Tennis- Instructional
Various Instructional
Classes
Volleyball- Instructional
Weight Lifting, Machines
Only
Yoga