



BOLLINGER SPORTS & LEISURE

## 10 Targeted Differences that Bring Brokers to RPS Bollinger

- 1. We're Broker-Friendly:** We count over 3,000 brokers across the country as our partners in program business—and they count on RPS Bollinger for a wide range of products, high-quality service and competitive commissions. We work diligently to earn your trust every day and to give you confidence in placing your client's business in our hands.
- 2. Our Mission & Promise to you:** Backed by more than 65 years at the forefront of the Sports Insurance and Specialty Programs field, RPS Bollinger offers the right coverages, competitively priced and supported by the superior service of our dedicated and professional employees.
- 3. Work with the Best:** Our agency is regularly recognized for excellence in the insurance industry. Highlights include:
  - » Repeatedly named one of the "Best Places to Work in NJ" by NJ Biz
  - » Named by Business Insurance as one of the "Best Places to Work in the Insurance Industry"
- 4. Specialty is our Tradition:** Our identity has long been associated with a variety of niche programs. We take pride in our proven track record of innovation in coverage design, claims services and risk management.
- 5. Our Employees are our Best Asset – And they make a Difference!** It can't be said enough: we are successful because of the expertise, professionalism and hard work of our RPS Bollinger employees—most of whom have been with us for 10 years or more!
- 6. Quality Matters:** It starts with quality carriers—all of whom are rated "A" or better by A.M. Best. Next, we work hard to manage the quality of our programs in terms of coverage, scope, enhancements and loss ratios. Our goal is not only to provide you and your clients with the best programs today, but also to make sure that they endure for the future.
- 7. Relationships that Last:** We also place value on developing long-term relationships with clients, brokers and carriers. The duration of these relationships is a testament to all that we deliver to our partners. In 1943, we entered the sports specialty business on behalf of the NJ State Interscholastic Athletic Association—a partnership that is still going strong!
- 8. Top-Drawer Services:** As a licensed TPA, we pay all Accident Medical claims from our Short Hills, NJ headquarters; and we carefully oversee the claims process on the P&C side. Our philosophy is that claims handling is the most valuable service we provide to brokers and clients. In addition, Loss Control, Risk Management, Injury Studies, websites for Association clients and workshops are other key services that contribute to the RPS Bollinger Difference.
- 9. We Work Hard so You Can Play:** It's more than just our motto, it's how we do business!
- 10. Programs, Programs, Programs:** Count on us for more in each of the following areas:
  - » Amateur Sports, Recreation Programs, Sports Camps and Tournaments
  - » Golf & Country Clubs, Tennis Clubs and City Clubs
  - » Health & Fitness Clubs, Sports Facilities and Complexes

## Amateur Sports • Teams, Leagues & Sports Associations • Tournaments & Special Events • Sports Camps, Day & Sleep-away Camps • Parks & Recreation • Coaches' & Officials' Organizations • Sports Travel

### RPS BOLLINGER—SPORTS & LEISURE—WE WORK HARD SO YOU CAN PLAY!

RPS Bollinger's nationwide Sports & Recreation Program has been a hallmark of our specialty programs for over 65 years. RPS Bollinger is the exclusive Program Manager and TPA for the insurance companies who underwrite our sports insurance plans. With our long history and the extensive sports experience of our staff, you will benefit from our expert knowledge, excellent service and wide array of coverages.

### 10 WINNING DISTINCTIONS OF OUR RPS BOLLINGER TEAM

- 1. Consider us Your Insurance Coach for Sports:** Our 65+ years of experience, combined with our expertise in Sports insurance and risk management is unmatched in the market today.
- 2. Tailored Coverages—Not a Cookie Cutter Program:** Our Sports coverages have been specifically designed to meet the unique needs of sports organizations.
- 3. One-Stop Shopping:** We provide your association with a full range of products to cover you on and off the field.
- 4. No Hidden Exclusions:** Many competing insurance plans restrict their sports policies with exclusions or limitations that cut the heart out of the coverage you need. You will never find these types of restrictions in our program.
- 5. We've got you Covered Here & Abroad:** Traveling overseas to play? We provide an International Package to fill in the gaps of your U.S. liability, auto, workers comp and accident medical plans so you won't get stranded.
- 6. Abuse & Molestation Liability Protection:** RPS Bollinger provides you with a number of ways to protect your organization, its members and board from the threat of abuse claims. From high-limit abuse liability coverage to risk management and education for your organization, we will help you minimize the risk of abuse claims.
- 7. Accident Claims Management:** As Third Party Claim Administrators (TPA), RPS Bollinger handles all Accident claims in-house. In addition, we provide you with Injury Studies and extensive data on claims incurred by your members. We believe that helping you manage your claims and providing high-level claims service is our #1 job.
- 8. Liability & Umbrella Limits:** Standard program limits are available up to \$5 million, including full limits for sexual abuse liability. Higher limits are available based on meeting underwriting criteria.
- 9. Directors & Officers Liability:** In a world where parents are betting it all on their child's chance of earning a sports scholarship to college, you need protection from eligibility and discrimination claims that may result if you cut a player from your team. RPS Bollinger's D&O covers this exposure and offers many features not found on other D&O plans.

**10. No Waiting On-Line—Ever!:** Take advantage of RPS Bollinger’s website; purchase coverage on line, issue certificates of insurance and file claims. For large associations, we will also create an Insurance/Risk Management site as a communication and education tool for your members (at no added cost).

## RPS Bollinger Club Insurance Program

### TAKE THE HAZARDS OUT OF PLAY—WITH RPS BOLLINGER

For over 3 decades, RPS Bollinger has provided the highest quality insurance and risk management solutions to the golf club industry. RPS Bollinger is the exclusive Program Administrator for our Club Insurance plans and will continue to provide best-in-class products and services to our broker community.

#### 10 WAYS YOU’LL COME UP BIG WITH RPS BOLLINGER

- 1. Two for One:** The merger of RPS Bollinger and Creative means you’ll get increased expertise and resources from our experienced, knowledgeable and professional staff that are singularly focused on the Club Insurance sector. We understand the exposures and risks associated with this class of business and provide you with the coverages you need to insure your clients effectively!
- 2. Quality Carriers:** All of our partner carriers are rated “A, Excellent” or better by A.M. Best and coverage is written on an admitted and surplus lines basis.
- 3. Expanded Reach:** Our Club Program is available in all 50 states.
- 4. We Have an App for That:** Apply now to insure a wide range of golf, club and association risks
  - » Private Golf & Country Clubs, Semi-Private and Daily Fee
  - » Member-Owned Tennis & Beach Clubs
  - » Golf Management Companies
  - » City Clubs & Dining Clubs
  - » National, Regional & State Golf Associations
  - » Gated Golf Course & Activity Communities
- 5. We Have an App for That (Part II):** All of our applications and underwriting information is on line at: [RPSBollinger.com](http://RPSBollinger.com)
- 6. Product Placement:** RPS Bollinger offers a complete range of products to insure clubs and golf associations
  - » Property, including wind coverage in cat exposed areas
  - » Commercial Auto
  - » Golf Hole/Tree Replacement/Debris Removal
  - » Liquor Liability & Inland Marine coverage
  - » General Liability & Umbrella, limits to \$25mm
  - » Accidental Death & Dismemberment
  - » Environmental & Tank Pollution Liability
  - » Crime & Employee Benefits Liability
  - » Professional Management Liability, including D&O/ EPL & Fiduciary

- 7. NCA Endorsed D&O Liability Program:** RPS Bollinger’s D&O/ Employment Practices Liability plan has earned the exclusive endorsement of the National Club Association.
- 8. Competitive, Stable Pricing:** The RPS Bollinger Club Program is consistently able to maintain stable pricing levels in a changing marketplace—a substantial benefit to you and your club clients!
- 9. Claims Handling & Loss Control:** We provide a 24/7 nationwide claims network with on-site, professional claims management and adjusting services, further supported by loss control and in-house risk management.
- 10. Open Brokerage:** RPS Bollinger’s Specialty Programs are open to all Brokers in all states, to whom we pay competitive commissions!

## Why should a Sports Organization buy Directors & Officers/Employment Practices Liability Insurance?

### D&O/EPLI LIABILITY PROVIDES PROTECTION FOR THE FOLLOWING TYPES OF SITUATIONS

- Eligibility matters, such as a lawsuit stemming from the fact that a player did not make the Select Team or because a player was deemed ineligible for an All-Star Team due to geographic restrictions
- Discrimination—Claims from players, coaches, employees or volunteers alleging discrimination due to gender, age, race, physical ability or disability, etc., would be covered under the D&O policy
- Wrongful Acts, such as negligent hiring or termination practices Sexual Harassment (but not sexual abuse, which is considered a bodily injury and is therefore covered under General Liability)
- Errors & Omissions

### WHO IS COVERED?

- Your organization
- Directors & officers of the organization
- Any member acting in an official capacity on behalf of the organization

### POLICY LIMITS

- Limit of Liability Per Claim: \$1 million option or \$2 million option
- Limit per Policy Term: Same as above limit selected
- Defense Cost limit: In addition to Limit of Liability
- Deductible per claim: \$0

This plan is available only to not-for-profit, amateur sports associations. If your organization is for-profit, please contact RPS Bollinger directly for a separate application for coverage.

Contact us at: [SportService@RPSins.com](mailto:SportService@RPSins.com)  
Visit us at: [RPSBollinger.com](http://RPSBollinger.com)

# RPS BOLLINGER

P.O. Box 390  
150 JFK Parkway, 4th Floor  
Short Hills, NJ 07078  
800.446.5311