

Sports Programs Insurance Guide



Sports Insurance Programs

New Business Phone: 800.446.5311, ext. 8470

Email: SportService@RPSins.com

AMATEUR SPORTS GROUPS

Sports associations, leagues, clubs and teams

Amateur Sports Tournaments and Special Events

Athletic tournaments and exhibitions

Booster Clubs

Booster clubs and organizations that support youth sports

Sports Camps

Day and overnight sports camps held at high schools, colleges and universities

Coaches and Sports Officials Associations

Membership organizations for the adults who coach and officiate youth sports

Indoor Sports Facilities

Single- and multi-sport facilities, tenant user facilities

Recreation Departments

Public recreation and park districts, private organizations running sports for public entities

Sports and Social Clubs

Youth and adult sports clubs with social gatherings

Vendors, Concessions and Exhibitors

Annual and short-term exposures

Volunteer Workers

Accident insurance for almost any volunteer activity

Private Clubs

Golf and country clubs, tennis and racquetball clubs, city clubs

Camps (Nonsport)

Day and resident camps with outdoor and recreational activities, religious camps

973.921.8160 | Peter_Small@RPSins.com

Health and Fitness Facilities

Fitness centers, boutique fitness studios, yoga studios and gyms

973.921.8160 | Peter_Small@RPSins.com

RPS Signature Programs nationwide sports and leisure programs have been a hallmark of our company for more than 70 years. We are the exclusive program manager and third-party administrator (TPA) for specialty insurance plans. With our long history in this niche business, and the extensive sports experience of our staff, you will benefit from our expert knowledge and superior service.

- **We're broker-friendly:** We count more than 3,000 brokers across the country as our partners in program business—and they count on us for a wide range of products, high-quality service and competitive commissions. We work diligently to earn your trust every day and give you confidence in placing your clients' business in our hands.
- **Our mission and promise:** Backed by more than 70 years at the forefront of the sports insurance and specialty programs field, RPS Signature Programs offers the right coverages, competitively priced and supported by the superior service of our dedicated and professional employees.
- **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.
- **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 Signature Programs' employees—most of whom have been with us for 15 years or more.
- **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.
- **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.
- **Top-drawer services:** As a licensed TPA, we pay all accident medical claims from our Whippany, New Jersey, headquarters, and we carefully oversee the claims process on the property and casualty side. Our philosophy is that claims handling is the most valuable service we provide to brokers and clients.

HOW TO FIND US

Website: <https://rpsins.com/programs/signature-programs/sports/>
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OUR STAFF

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WHAT AGENTS AND BROKERS NEED TO KNOW

Agent/Broker Agreement

Our partner agents are required to sign our RPS broker agreement and submit a copy of their agency's current license, their agency's current E&O declarations page, and a W-9. These documents can be submitted at My.RPSins.com.

Commission

Commission varies by program and by line of coverage. Be sure to inquire about the commission level we offer when submitting to each program.

Submissions

We will be happy to take a look at any prospect based on the information you have available, but in order to offer our best proposal, we require a full submission with currently valued loss runs. Please note that several programs have specialized, tailored applications.

Service

We pride ourselves on our personalized service and quick response time. Please give us the opportunity to impress you.



Amateur Sports Groups

RPS Signature Programs has written coverage for amateur sports associations, leagues, clubs and teams for more than 70 years. As the world of amateur sports has grown more complex, so have the coverage needs, and we have evolved with the times. Our expertise, knowledge and advice will offer a unique customer experience, along with the personal attention you need to ensure that your group is properly protected.

ELIGIBLE RISKS

- Teams (youth/adult)
- Leagues (youth/adult)
- Clubs (youth/adult)

OUR INSURANCE SOLUTIONS

- General liability
- Participant legal liability
- Sexual abuse and molestation liability
- Blanket additional insured endorsement
- Accident coverage for participants
- Inland marine/sports equipment floater
- Employee dishonesty
- Employee benefits liability
- Hired and non-owned automobile liability
- Automobile liability and physical damage
- Umbrella/excess liability
- Directors & Officers liability and employment practices liability
- Crime
- Property/building/business personal property
- Business income and extra expense
- Cyber liability
- Drone liability

COVERAGE DETAILS

- General liability minimum premium: \$750
- Accident minimum earned premium: \$350
- Directors & Officers liability coverage starting at \$650
- Crime coverage starting at \$260

SUBMISSION REQUIREMENTS

- RPS Signature Programs amateur sports application
- Concussion supplement
- Directors & Officers liability/employment practices liability/crime not-for-profit enrollment form
- Supplemental coverage applications, as needed

Amateur Sports Tournaments and Special Events

From basketball tournaments to charity 5K runs, to golf outings every day across America, sports special events are unfolding, and RPS Signature Programs stands ready to insure them for you.

ELIGIBLE RISKS

- Amateur sports tournaments
- Amateur sports exhibitions
- Special events with sports components

OUR INSURANCE SOLUTIONS

- General liability
- Participant legal liability
- Sexual abuse and molestation liability
- Blanket additional insured endorsement
- Accident coverage for participants
- Hired and non-owned automobile liability
- Automobile liability and physical damage (includes golf carts)
- Umbrella/excess liability
- Crime
- Sports equipment insurance
- Event cancellation

COVERAGE DETAILS

- General liability minimum premium: \$500
- Accident minimum earned premium: \$350
- Equipment insurance minimum premium: \$100

SUBMISSION REQUIREMENTS

- RPS Signature Programs amateur sports tournament and special event application
- Concussion supplement
- Event cancellation supplement
- Crime supplement
- Supplemental coverage applications, as needed



Booster Clubs

School sports programs need the community's help to bolster athletic program funding. Booster clubs are doing more every year to that end, and in most cases they need insurance coverage to operate. Count on RPS Signature Programs for the proper protection for booster clubs.

ELIGIBLE RISKS

- Not-for-profit booster clubs
- Booster club concession operations
- Booster club sports camp operations

OUR INSURANCE SOLUTIONS

- General liability
- Participant legal liability
- Sexual abuse and molestation liability
- Blanket additional insured endorsement
- Accident coverage for participants
- Inland marine/equipment floater
- Hired and non-owned automobile liability
- Automobile liability and physical damage
- Umbrella/excess liability
- Directors & Officers liability and employment practices liability
- Crime
- Property/building/business personal property/spoilage
- Business income and extra expense

COVERAGE DETAILS

- General liability minimum premium: \$500
- Accident minimum earned premium: \$350
- Directors & Officers liability coverage starting at \$650
- Crime coverage starting at \$260

SUBMISSION REQUIREMENTS

- RPS Signature Programs booster club application
- Directors & Officers liability/employment practices liability/crime not-for-profit enrollment form
- Supplemental coverage applications, as needed

Camps (Nonsport)

RPS Signature Programs' camp clients include private, nonprofit and religiously affiliated camps, and conference and retreat centers nationwide. With nearly 40 years of experience insuring camps, our clients know they can depend on our expertise, knowledge and advice in this specialty niche. With RPS Signature Programs, you will find a unique customer experience. We believe that, even in a fully automated world, personal attention is the key to a successful business relationship.

ELIGIBLE RISKS

- Day camps and overnight/residential camps
- Private camps
- Nonprofit camps and organizations
- Religiously affiliated camps
- Conference and retreat centers
- Adventure/travel programs
- Experiential education programs
- Automobile liability and physical damage
- Camp program cancellation and interruption insurance
- Umbrella/excess liability
- Directors & Officers liability and employment practices liability
- Cyber liability
- Camper/staff accident and sickness insurance

OUR INSURANCE SOLUTIONS

- Property/building/business personal property
- General liability
- Business income and extra expense
- Inland marine/equipment floater
- Employee dishonesty
- Professional liability/counseling liability
- Sexual abuse and molestation
- Workers' compensation and employers liability
- Employee benefits liability

SUBMISSION REQUIREMENTS

- Completed ACORD applications for all lines of coverage needed
- Completed supplemental applications
- Five-year currently valued loss runs
- Pictures of facility
- Website address
- Copy of sexual abuse screening and written procedures
- Plot plan of camp premises



Sports Camps

One of the bread-and-butter niches throughout our history, youth sports camps are at the heart of our program. Risk managers at school districts and college campuses are increasing limits and changing additional insured requirements each year. RPS Signature Programs can tailor insurance coverage to meet the needs of these venues.

ELIGIBLE RISK

- Sports camps (day and overnight) held at elementary schools, high schools, colleges and universities and similar public facilities

OUR INSURANCE SOLUTIONS

- General liability
- Participant legal liability
- Sexual abuse and molestation liability
- Blanket additional insured endorsement
- Accident coverage for participants
- Inland marine/equipment floater
- Hired and non-owned automobile liability
- Automobile liability and physical damage
- Umbrella/excess liability
- Directors & Officers liability and employment practices liability
- Crime
- Property/building/business personal property
- Business income and extra expense

COVERAGE DETAILS

- General liability minimum premium: \$500
- Accident minimum earned premium: \$350
- Directors & Officers liability coverage starting at \$650
- Crime coverage starting at \$260

SUBMISSION REQUIREMENTS

- RPS Signature Programs sports camp application
- Concussion supplement (if applicable)
- Directors & Officers liability/employment practices liability/crime not-for-profit enrollment form
- Equipment/property supplement

Coaches and Sports Officials Associations

From annual meetings to training sessions to certification clinics, coaches and sports officials associations need myriad coverages to properly protect themselves and their members. We have a full suite of essential coverages. RPS Signature Programs is the right call for these associations.

ELIGIBLE RISKS

- Coaches associations
- Officials associations
- Assignors operations

OUR INSURANCE SOLUTIONS

- General liability
- Participant legal liability
- Sexual abuse and molestation liability
- Blanket additional insured endorsement
- Accident coverage for participants
- Inland marine/equipment floater
- Hired and non-owned automobile liability
- Automobile liability and physical damage
- Umbrella/excess liability
- Directors & Officers liability and employment practices liability
- Crime
- Property/building/business personal property
- Business income and extra expense

COVERAGE DETAILS

- General liability minimum premium: \$750
- Accident minimum earned premium: \$350
- Directors & Officers liability coverage starting at \$650
- Crime coverage starting at \$260

SUBMISSION REQUIREMENTS

- RPS Signature Programs amateur sports application
- RPS Signature Programs assignor application
- Concussion supplement (if applicable)
- Directors & Officers liability/employment practices liability/crime not-for-profit enrollment form
- Supplemental coverage applications, as needed

Health and Fitness Facilities

RPS Signature Programs clients include a full range of health and fitness facilities including full-service fitness centers, boutique studios and personal trainers. Our clients know they can depend on our expertise, knowledge and advice in this specialty niche.

ELIGIBLE RISKS

- Full-service health and fitness clubs (including swimming pools)
- Boutique fitness gyms
- Martial art facilities
- Boxing gyms
- Tennis and swim clubs
- Franchise gyms (Gold's gym, Retro Fitness, Planet Fitness, etc.)
- Individual personal trainers

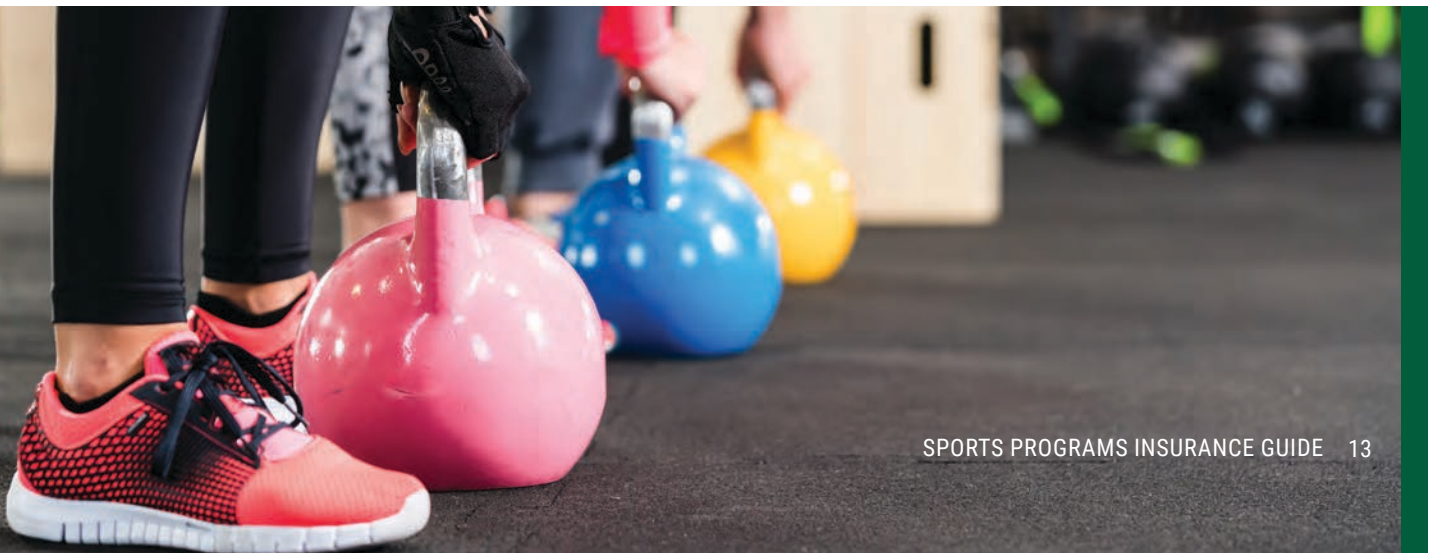
OUR INSURANCE SOLUTIONS

- Property/building/business personal property
- General liability
- Business income and extra expense
- Professional liability
- Sexual abuse and molestation
- Workers' compensation and employers' liability

- Hired and non-owned auto coverage
- Auto liability and physical damage
- Umbrella/excess liability
- Employment practices liability
- Cyber liability
- Accident and health coverage
- Liquor liability
- Low or no wind/hail deductibles on property coverage

SUBMISSION REQUIREMENTS

- Completed ACORD applications for all lines of coverage needed
- Completed supplemental applications
- Four-year currently valued loss runs
- Website address





Indoor Sports Facilities

Whether to get out of the cold in the north or out of the heat in the south, indoor sports facilities and training centers offer a refuge for teams, leagues and individuals to come indoors and play the sports they love in any weather. Our facility-based property and casualty insurance products protect these entrepreneurial businesses with a plethora of optional coverages for their unique needs.

ELIGIBLE RISKS

- Indoor sports facilities (both single- and multi-sport)
- Sports training facilities
- Indoor baseball/softball training facilities

OUR INSURANCE SOLUTIONS

- General liability
- Participant legal liability
- Sexual abuse and molestation liability
- Blanket additional insured endorsement
- Accident coverage for participants
- Inland marine/equipment floater
- Employee benefits liability
- Professional liability for coaches/trainers
- Liquor liability
- Hired and non-owned automobile liability
- Automobile liability and physical damage

- Umbrella/excess liability
- Employment practices liability
- Crime/employee dishonesty
- Property/building/business personal property
- Business income and extra expense

COVERAGE DETAILS

- General liability minimum premium: \$3,500
- Accident minimum earned premium: \$350

SUBMISSION REQUIREMENTS

- RPS Signature Programs sports facility application
- ACORD application for property, excess and ancillary coverages



Golf and Country Clubs, and Other Private Clubs

RPS Signature Programs clients include many types of private clubs. With more than 30 years of underwriting experience in this market segment, our knowledge and expertise allows us to offer comprehensive coverage specifically designed to address the unique exposures associated within the golf and club industry.

ELIGIBLE RISKS

- City clubs
- Golf course communities
- Golf management companies
- National, state and local golf associations
- Private golf and country clubs
- Semiprivate clubs

OUR INSURANCE SOLUTIONS

- Property/building/business personal property
- Earthquake, flood, wind and hail
- Business income and extra expense
- Crime/employee dishonesty
- Directors & Officers liability
- Employment practices liability
- Fiduciary liability, employee benefits
- General liability
- Pesticide/herbicide applicators liability
- Pollution liability for aboveground tanks
- Limited pollution liability (including off-site cleanup)

- Workers' compensation and employers' liability
- Auto liability and physical damage
- Umbrella/excess liability
- Cyber liability
- Accident coverage

SUBMISSION REQUIREMENTS

- Completed ACORD applications for all lines of coverage needed
- Completed supplemental applications
- Five-year currently valued loss runs
- Website address
- We accept business for this exclusive program through any independent insurance broker or agent

Contact us at Golf@RPSins.com.

Recreation and Parks Departments

Once the home of self-insurance, recreation and parks departments are looking to transfer the sports liability risk of running sports programs to private insurers. We've been helping them do that since our inception.

ELIGIBLE RISKS

- Public recreation and park districts
- Private organizations running sports for public entities

OUR INSURANCE SOLUTIONS

- General liability
- Participant legal liability
- Sexual abuse and molestation liability
- Blanket additional insured endorsement
- Accident coverage for participants
- Inland marine/equipment floater
- Employee benefits liability
- Hired and non-owned automobile liability
- Automobile liability and physical damage
- Umbrella/excess liability
- Directors & Officers liability and employment practices liability
- Crime/employee dishonesty
- Property/building/business personal property
- Business income and extra expense

COVERAGE DETAILS

- General liability minimum premium: \$750
- Accident minimum earned premium: \$350
- Directors & Officers liability coverage starting at \$550
- Crime coverage starting at \$260

SUBMISSION REQUIREMENTS

- RPS Signature Programs recreation department application with concussion supplement
- Directors & Officers liability/employment practices liability/crime not-for-profit enrollment form
- Supplemental coverage applications, as needed



Sport and Social Clubs

We all just want to have fun—even when we're older. Aging Weekend warriors join their friends on local athletic fields to relive days of glory. They need liability insurance to take those fields, and a few need a secondary accident policy when they limp off. Those who organize these clubs need RPS Signature Programs to help keep the fun rolling.

ELIGIBLE RISK

- Sports-based social leagues and clubs

OUR INSURANCE SOLUTIONS

- General liability
- Participant legal liability
- Sexual abuse and molestation liability
- Blanket additional insured endorsement
- Accident coverage for participants
- Inland marine/equipment floater
- Employee benefits liability
- Hired and non-owned automobile liability
- Automobile liability and physical damage
- Umbrella/excess liability
- Directors & Officers liability and employment practices liability
- Crime/employee dishonesty
- Property/building/business personal property
- Business income and extra expense

COVERAGE DETAILS

- General liability minimum premium: \$750
- Accident minimum earned premium: \$350
- Directors & Officers liability coverage starting at \$650
- Crime coverage starting at \$260

SUBMISSION REQUIREMENTS

- RPS Signature Programs amateur sports application with concussion supplement
- Directors & Officers liability/employment practices liability/crime not-for-profit enrollment form
- Supplemental coverage applications, as needed

Volunteer Workers

Volunteers are celebrated as the backbone of America's charity workforce. So why would we leave them unprotected? Every organization with volunteers who leave an office and head onto the field should be protecting those volunteers with an accident policy in the event they get injured while performing their important duties.

ELIGIBLE RISK

- Volunteer-based programs

OUR INSURANCE SOLUTION

- Accident insurance for volunteers participating in a variety of activities

COVERAGE DETAILS

- Accident minimum earned premium: \$350
- Submission requirements: RPS Signature Programs volunteer activity application



Amateur Sports

AN RPS SIGNATURE PROGRAM

About RPS Signature Programs

RPS Signature Programs manages a variety of specialized programs on behalf of highly rated carriers, offering proprietary insurance solutions in niche markets. Headquartered in Rolling Meadows, Illinois, RPS Signature Programs is a division of Risk Placement Services, one of the nation's largest specialty insurance product distributors.

For more information, visit RPSins.com/signatureprograms.

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