



Blue 42...
hut, hut, hut...
HIKE!

Amateur Flag, Tag, Touch & Tackle Football Accident Insurance

What is it?

Nationwide's GrouProtectorSM Amateur Flag, Tag, Touch & Tackle Football Accident Insurance is a practical insurance plan that provides accident medical coverage for accidents that occur during sponsored team/league activities. This coverage extends to players, coaches and other volunteers associated with amateur sports teams and leagues. It gives all eligible persons the security they need and deserve.

Individual names are not required as 100% of all eligible players are insured. Each player is protected — as well as the league and/or team itself — because all eligible persons are automatically covered.

Voluntary enrollment plans are not available.

All cases are subject to the acceptance of the risk. Cases producing over \$15,000 of premium are also subject to our review of prior claims experience.

SHM-0117AO.1 (10/07)



Nationwide[®]
On Your Side

Nationwide Specialty Health[®]



What are the covered activities?

- A scheduled, approved and supervised team or league activity. These include practice sessions or games of the sport involved, trips or tours, fund raising drives, parades, picnics, concession stand operation and care of the playing court or field
- A team or league sponsored and/or endorsed clinic or all-star practice session or game
- Direct travel to or from the meeting place to take part in any such practice session, game or clinic

Who is covered?

Premium automatically includes coverage for the following:

- Players, managers, coaches, cheerleaders and officers
- Persons specifically designated by one of your officers to assist without pay in an assigned team or league volunteer duty to be conducted during a given period of time
- If all teams of a league are insured under the policy, the league umpires, referees, official scorers and timers, player agents and safety officers are also covered

What is the difference between our primary medical and excess medical plans?

- **Our primary plan** – is usually “first in line” to pay a claim. It pays covered expenses regardless of most other plans. Other plans, however, may reduce their payments based on what we pay.
- **Our Excess Plan** – is usually “last in line” to pay a claim. It does not pay covered expenses to the extent they are collectible under most other plans. Thus, we need to know what others pay before we will pay. If there is no coverage, we will pay the same as primary.

Excess essentially “fills in” other plans’ deductibles and coinsurance as well as pays remaining covered expenses after others have exhausted their benefits. If our excess plan has a deductible, it is “out-of-pocket” and cannot be satisfied by other plans.

Availability of Primary and Excess plans varies. Please refer to the rate sheet and the NOTE at the bottom of the application.

What are the policy exclusions and limitations?

We will not pay benefits for expenses incurred for:

- (1) the examination, prescription, purchase or fitting of eyeglasses, contact lenses or hearing aids; or
- (2) treatment by a person employed or retained by the plan sponsor or its subsidiaries or affiliates and for which no charge is normally made; or
- (3) care or treatment by a person who ordinarily lives in the insured’s home or is a parent, grandparent, spouse, brother, sister or child of either the insured or the insured’s spouse (if a NJ contract, care or treatment furnished by a member of the insured’s immediate family); or
- (4) diathermy, light, shortwave, and other heat or physiotherapy treatments in excess of the first five of all such treatments while the insured is neither hospital confined nor under the care of a home health care agency. Nor will we pay benefits for loss or expenses resulting from:
- (5) intentional self-destruction or an attempt at it, or intentional self-inflicted injury (if a MO contract, while sane);
- (6) war or an act of war, declared or undeclared; or
- (7) air travel unless the insured is a passenger on a regularly scheduled flight of a properly licensed commercial airline.

How do you apply for coverage?

1. Complete items 1 through 6 on the application (page 4) (including TEAM names and player ages). Date and sign where indicated.
2. Fax or mail (please see “Submitting the application” on pg. 9) completed application and your check before the desired effective date.

When we receive your completed application and premium payment, we will send your policy, certificates (if required in your state), claim forms and instructions.

Here are the benefits

Death and Specific Loss Benefit—If, as a result of injury, an insured dies or suffers a specific loss within one year from the date of the accident causing the injury, we will pay a benefit as specified below (the one year limit does not apply to the loss of life benefit in a PA or WV contract):

| Specific Loss | % of Face Amount |
|-----------------------------------|------------------|
| Each Arm | 75% |
| Each Leg | 75% |
| Each Hand | 50% |
| Each Foot | 50% |
| Sight of Each Eye | 50% |
| Speech | 50% |
| Hearing of Each Ear | 25% |
| Thumb & Index Finger of Same Hand | 25% |

The total payment for all of the losses of an insured because of any one accident will not be more than the face amount shown in the application. The loss of the thumb and index finger of the same hand benefit will not be paid if the loss of the hand or arm benefit applies. The loss of the hand or foot benefit will not be paid if the loss of the arm or leg benefit applies.

Medical Expense Benefit—If, as a result of injury, an insured incurs covered expenses starting within 90 days from the date of the accident causing the injury, we will pay, less the deductible (if any) shown in the application and not to exceed the overall maximum benefit amount, all covered expenses incurred within 3 years from such date.

Covered expenses mean the reasonable and customary charges for local (“local” not applicable in a CT contract) professional ambulance service to or from a hospital and/or surgical center as well as the following reasonable and customary charges for treatment, services and supplies provided or prescribed by a doctor:

- (1) hospital or surgical center care;
- (2) medical treatment;
- (3) nursing care provided by a licensed nurse;
- (4) X-rays and lab exams;
- (5) prescription drugs and therapeutic services and supplies;
- (6) dental treatment as a result of injury to sound, natural teeth (natural teeth in SC); and
- (7) the following licensed home health care agency services and supplies provided instead of an otherwise required hospital or skilled nursing home confinement:
 - (a) physical, occupational, respiratory and speech therapy;
 - (b) the services of a home health aide; and
 - (c) medical supplies.

Coverage is provided under policy form No. GR-9041 et al.

Certain provisions of the policy are summarized in this brochure. All benefits are subject to the policy, which alone constitutes the agreement under which payments are made.

which, upon acceptance and approval by **Nationwide Life Insurance Company—Columbus, Ohio 43216**, will become a part of Sports Accident Insurance Policy number 402– _____ Office Use Only

- Sport:** Flag Football (033)
 Tag Football (053)
 Touch Football (034)
 Tackle Football (008)
 Combination (055)

1. **Name of Plan Sponsor** (Groups Name) _____
Permanent Mailing Address _____
Number Street City State Zip County

2. **Policy Term:** The policy term (for the standard season premium rates shown in the brochure, do not exceed 4 straight months) starts at 12:01 A.M. on ____ / ____ / ____ which is the effective date and ends at 12:01 A.M. on ____ / ____ / ____ which is the termination date.

3. **Team Name(s) and Age Class(es)** (for example, ages 9 & under, 10-12, 13-15, 16-18 or 19 & over)

| Team Name | Age Class | Team Name | Age Class |
|-----------|-----------|-----------|-----------|
| 1. | | 4. | |
| 2. | | 5. | |
| 3. | | 6. | |

Note: If additional space is required, use a separate sheet.

4. Maximum Benefit Amounts

| Benefit Provisions (Check Medical Expense Plan Desired) | Maximum Benefit Amounts |
|--|-------------------------|
| A. Death and Specific Loss (Face Amount) | \$ _____ |
| B. Medical Expense <input type="checkbox"/> Primary Plan, or <input type="checkbox"/> Excess Plan | |
| Deductible | \$ _____ |
| Maximum Amount | \$ _____ |

5. Premium Rates

| Sport | Age Class | Gross Rate per Player | Discount of ___% for insuring ___ Teams | Net Rate per Player | Number of Players | Premium Due |
|--------------------|-----------|-----------------------|---|---------------------|-------------------|-------------|
| Flag, Tag or Touch | 9 & Under | \$ _____ | - \$ _____ = \$ _____ | \$ _____ | x _____ | = \$ _____ |
| Flag, Tag or Touch | 10-12 | \$ _____ | - \$ _____ = \$ _____ | \$ _____ | x _____ | = \$ _____ |
| Flag, Tag or Touch | 13-15 | \$ _____ | - \$ _____ = \$ _____ | \$ _____ | x _____ | = \$ _____ |
| Flag, Tag or Touch | 16-18 | \$ _____ | - \$ _____ = \$ _____ | \$ _____ | x _____ | = \$ _____ |
| Flag, Tag or Touch | 19 & Over | \$ _____ | - \$ _____ = \$ _____ | \$ _____ | x _____ | = \$ _____ |
| Tackle | 9 & Under | \$ _____ | - \$ _____ = \$ _____ | \$ _____ | x _____ | = \$ _____ |
| Tackle | 10-12 | \$ _____ | - \$ _____ = \$ _____ | \$ _____ | x _____ | = \$ _____ |
| Tackle | 13-15 | \$ _____ | - \$ _____ = \$ _____ | \$ _____ | x _____ | = \$ _____ |
| Tackle | 16-18 | \$ _____ | - \$ _____ = \$ _____ | \$ _____ | x _____ | = \$ _____ |
| Tackle | 19 & Over | \$ _____ | - \$ _____ = \$ _____ | \$ _____ | x _____ | = \$ _____ |

Total premium due subject to a minimum of: \$225 if the medical expense **primary** plan has been elected and \$175 if the medical expense **excess** plan has been elected \$ _____

6. **It is understood and agreed that:** (a) premium will be paid for all team players (participants); (b) all eligible persons will be insured; (c) tryout tackle football players age 16 and over may be insured for a tryout period of up to one month at a premium equal to 1/3 of the season premium; and (d) **the premium will be paid entirely by the plan sponsor with no contribution made by the eligible persons toward the cost of the insurance.**

(NY) Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime, and shall also be subject to a civil penalty not to exceed five thousand dollars and the stated value of the claim for each such violation.

By signing below, you agree that you have read all of the Fraud Warnings provided with this application.

| | |
|---|---|
| Previous Policy Number _____ | Signature of Applicant _____ |
| Date _____ | Printed Name and Title of Applicant _____ |
| Agent#13-81450 Agent's Signature and Number _____ | Address of Applicant _____ |
| Surplus Insurance Brokers Agency Inc Agent's Phone Number _____ | Applicant's Phone Number _____ |
| P O Box 749, South Bend IN 46624-0749 Agent's E-mail Address _____ | Applicant's E-mail Address _____ |

Note: This brochure is available in DC, PR, VI, and all 50 states. Special rates of up to 80% higher apply to all public schools (private and religious schools use the rates shown in this brochure) – contact us for public school rates.

Nationwide's Season Premium Rates for DC, PR, VI and all 50 States Except AR, FL, GA, LA, MS, NC, NY, OK, TX, AND WV.
(For other States please see page 6, for NY please see page 7,)

| Benefit Amounts | | Gross Rate Per Player by Age Class** | | | | | | | | | | | | |
|--|------------------------------------|--|-------------|--|-------------|--|-------------|--|-------------|--|-------------|--------------------|------------|------|
| Death & Specific Loss (Face Amount) | Medical Expense Plan Maximum | 1 Ages 9 and Under excluding Public Schools | | 2 Ages 10-12 excluding Public Schools | | 3 Ages 13-15 excluding Public Schools | | 4 Ages 16-18 excluding Public Schools | | 5 Ages 19 & Over excluding Colleges, Universities, Professionals and Semi-Pros | | Office Use Only | | |
| | | Primary Plan | Excess Plan | Primary Plan | Excess Plan | Primary Plan | Excess Plan | Primary Plan | Excess Plan | Primary Plan | Excess Plan | Primary BSC | Excess BSC | |
| Flag Football (033) Tag Football (053) or Touch Football (034) (Four Months Standard Maximum Policy Term) | | | | | | | | | | | | | | |
| \$10,000 | \$ 0 | \$ 5,000 | \$ 10.20 | \$ 5.60 | \$ 10.20 | \$ 5.60 | \$ 15.00 | \$ 7.50 | \$ 25.80 | \$ 11.20 | \$ 28.20 | \$ 12.05 | X201 | X701 |
| | 50 | 5,000 | 9.80 | 4.65 | 9.80 | 4.65 | 14.30 | 5.75 | 24.50 | 8.25 | 26.75 | 8.80 | X207 | X707 |
| | 12,500 | 0 | 10,000 | 12.20 | 6.60 | 12.20 | 6.60 | 17.80 | 8.50 | 30.45 | 12.80 | 33.30 | 13.75 | X301 |
| 15,000 | 50 | 10,000 | 11.80 | 5.50 | 11.80 | 5.50 | 17.10 | 6.65 | 29.15 | 9.30 | 31.80 | 9.85 | X307 | X807 |
| | 0 | 25,000 | 14.40 | 7.65 | 14.40 | 7.65 | 20.95 | 9.70 | 35.80 | 14.40 | 39.05 | 15.45 | X401 | X901 |
| | 50 | 25,000 | 13.95 | 6.45 | 13.95 | 6.45 | 20.25 | 7.75 | 34.45 | 10.70 | 37.60 | 11.35 | X407 | X907 |
| 17,500 | 100 | 25,000 | 13.55 | 6.00 | 13.55 | 6.00 | 19.55 | 7.00 | 33.10 | 9.25 | 36.15 | 9.75 | X409 | X909 |
| | 0 | 50,000 | NA | 9.10 | NA | 9.10 | NA | 11.65 | NA | 17.45 | NA | 18.70 | NA | X951 |
| | 50 | 50,000 | NA | 8.10 | NA | 8.10 | NA | 10.00 | NA | 14.30 | NA | 15.25 | NA | X957 |
| 20,000 | 100 | 50,000 | NA | 7.35 | NA | 7.35 | NA | 8.75 | NA | 11.90 | NA | 12.60 | NA | X959 |
| | 0 | 100,000 | NA | 10.15 | NA | 10.15 | NA | 12.85 | NA | 19.05 | NA | NA | NA | X969 |
| | 50 | 100,000 | NA | 9.60 | NA | 9.60 | NA | 11.95 | NA | 17.35 | NA | NA | NA | X975 |
| 25,000 | 100 | 100,000 | NA | 8.85 | NA | 8.85 | NA | 10.75 | NA | 15.05 | NA | NA | NA | X977 |
| | 0 | 250,000 | NA | 11.95 | NA | 11.95 | NA | 14.90 | NA | 21.60 | NA | NA | NA | X985 |
| | 50 | 250,000 | NA | 11.40 | NA | 11.40 | NA | 13.95 | NA | 19.80 | NA | NA | NA | X986 |
| | 100 | 250,000 | NA | 10.65 | NA | 10.65 | NA | 12.75 | NA | 17.50 | NA | NA | NA | X987 |

Tackle Football (008) (Four Months Standard Maximum Policy Term)

| | | | | | | | | | | | | | | |
|----------|--------|----------|----------|---------|----------|----------|-----------|----------|-----------|-----------|-----------|-----------|--------|------|
| \$10,000 | \$ 0 | \$ 5,000 | \$ 16.45 | \$ 7.85 | \$ 51.40 | \$ 20.35 | \$ 124.60 | \$ 46.60 | \$ 563.30 | \$ 203.80 | \$ 951.40 | \$ 342.85 | X201 | X701 |
| | 50 | 5,000 | 15.70 | 6.10 | 48.55 | 14.10 | 117.50 | 30.90 | 530.60 | 131.40 | 896.05 | 220.35 | X207 | X707 |
| | 12,500 | 0 | 10,000 | 19.50 | 9.10 | 60.40 | 22.90 | 146.10 | 51.90 | 659.75 | 225.55 | 1,114.15 | 379.15 | X301 |
| 15,000 | 50 | 10,000 | 18.75 | 7.00 | 57.60 | 15.45 | 139.00 | 33.15 | 627.10 | 139.20 | 1,058.85 | 232.95 | X307 | X807 |
| | 0 | 25,000 | 22.95 | 10.35 | 70.80 | 25.50 | 171.15 | 57.20 | 772.60 | 247.30 | 1,304.55 | 415.50 | X401 | X901 |
| | 50 | 25,000 | 22.15 | 8.15 | 68.00 | 17.60 | 164.05 | 37.45 | 739.90 | 156.25 | 1,249.25 | 261.35 | X407 | X907 |
| 17,500 | 100 | 25,000 | 21.40 | 7.30 | 65.20 | 14.60 | 157.00 | 29.85 | 707.20 | 121.25 | 1,193.95 | 202.10 | X409 | X909 |
| | 0 | 50,000 | NA | 12.45 | NA | 31.05 | NA | 70.10 | NA | 304.10 | NA | 511.05 | NA | X951 |
| | 50 | 50,000 | NA | 10.60 | NA | 24.40 | NA | 53.40 | NA | 227.05 | NA | 380.65 | NA | X957 |
| 20,000 | 100 | 50,000 | NA | 9.20 | NA | 19.40 | NA | 40.75 | NA | 168.70 | NA | 281.90 | NA | X959 |
| | 0 | 100,000 | NA | 13.70 | NA | 33.65 | NA | 75.40 | NA | 325.85 | NA | NA | NA | X969 |
| | 50 | 100,000 | NA | 12.70 | NA | 30.00 | NA | 66.30 | NA | 283.85 | NA | NA | NA | X975 |
| 25,000 | 100 | 100,000 | NA | 11.35 | NA | 25.15 | NA | 54.15 | NA | 227.80 | NA | NA | NA | X977 |
| | 0 | 250,000 | NA | 15.80 | NA | 37.35 | NA | 82.50 | NA | 353.05 | NA | NA | NA | X985 |
| | 50 | 250,000 | NA | 14.75 | NA | 33.50 | NA | 72.85 | NA | 308.70 | NA | NA | NA | X986 |
| | 100 | 250,000 | NA | 13.40 | NA | 28.70 | NA | 60.70 | NA | 252.65 | NA | NA | NA | X987 |

| Multiple Team Discounts*** | 4 thru 13 teams = 5% discount | 14 thru 23 teams = 6% discount | 24 thru 33 teams = 7% discount | 34 thru 43 teams = 8% discount | 44 thru 53 teams = 9% discount | 54 or more teams = 10% discount |
|----------------------------|----------------------------------|-----------------------------------|-----------------------------------|-----------------------------------|-----------------------------------|------------------------------------|
|----------------------------|----------------------------------|-----------------------------------|-----------------------------------|-----------------------------------|-----------------------------------|------------------------------------|

** These rates are not available for schools in AL and the excess plan is not available in NJ (unless the plan sponsor is a school, board of education or a municipal tax supported entity).

*** Multiple Team Discounts – All teams must have the same policy term. Teams subsequently added to the policy will not increase the discount. However, teams subsequently deleted from the policy will decrease the discount.

The Minimum Premium is \$225 per policy for the primary plan and \$175 per policy for the excess plan. DISCOUNTS AVAILABLE on request for policy terms of one (1) month or less. Special Rates of up to 80% higher apply to all public schools (private and religious schools use the rates shown in this brochure). Special rates available on request for policy terms exceeding the maximum months shown. Split season rates may be available on request. There are no premium refunds after a one (1) month policy term.

Nationwide's Season Premium Rates for AR, FL, GA, LA, MS, NC, OK, TX, and WV.

(For other States, Please see page 6, for NY please see page 8.)

| Benefit Amounts | | Gross Rate Per Player by Age Class** | | | | | | | | | | | | |
|--|-----------------|--------------------------------------|--------------|--------------------------|--------------|--------------------------|--------------|--------------------------|--------------|---|--------------|-----------------|------------|------|
| Death & Specific Loss (Face Amount) | Medical Expense | Ages 9 and Under 1 | | Ages 10-12 2 | | Ages 13-15 3 | | Ages 16-18 4 | | Ages 19 & Over 5 | | Office Use Only | | |
| | | excluding Public Schools | | excluding Public Schools | | excluding Public Schools | | excluding Public Schools | | excluding Colleges, Universities, Professionals and Semi-Pros | | Primary BSC | Excess BSC | |
| | Deductible | Plan Maximum | Primary Plan | Excess Plan | Primary Plan | Excess Plan | Primary Plan | Excess Plan | Primary Plan | Excess Plan | Primary Plan | Excess Plan | | |
| Flag Football (033) Tag Football (053) or Touch Football (034) (Four Months Standard Maximum Policy Term) | | | | | | | | | | | | | | |
| \$10,000 | \$ 0 | \$ 5,000 | \$ 11.65 | \$ 6.10 | \$ 11.65 | \$ 6.10 | \$ 17.40 | \$ 8.20 | \$ 30.40 | \$ 12.85 | \$ 33.25 | \$ 13.85 | X201 | X701 |
| | 50 | 5,000 | 11.15 | 5.00 | 11.15 | 5.00 | 16.60 | 6.30 | 28.80 | 9.30 | 31.50 | 9.95 | X207 | X707 |
| 12,500 | 0 | 10,000 | 13.90 | 7.20 | 13.90 | 7.20 | 20.65 | 9.45 | 35.80 | 14.60 | 39.20 | 15.75 | X301 | X801 |
| | 50 | 10,000 | 13.40 | 5.85 | 13.40 | 5.85 | 19.80 | 7.25 | 34.20 | 10.40 | 37.40 | 11.10 | X307 | X807 |
| 15,000 | 0 | 25,000 | 16.35 | 8.25 | 16.35 | 8.25 | 24.25 | 10.75 | 42.05 | 16.40 | 46.00 | 17.65 | X401 | X901 |
| | 50 | 25,000 | 15.85 | 6.85 | 15.85 | 6.85 | 23.40 | 8.40 | 40.45 | 11.95 | 44.20 | 12.70 | X407 | X907 |
| | 100 | 25,000 | 15.35 | 6.30 | 15.35 | 6.30 | 22.60 | 7.50 | 38.85 | 10.20 | 42.45 | 10.80 | X409 | X909 |
| 17,500 | 0 | 50,000 | NA | 9.90 | NA | 9.90 | NA | 12.95 | NA | 19.85 | NA | 21.40 | NA | X951 |
| | 50 | 50,000 | NA | 8.70 | NA | 8.70 | NA | 10.95 | NA | 16.10 | NA | 17.25 | NA | X957 |
| | 100 | 50,000 | NA | 7.80 | NA | 7.80 | NA | 9.45 | NA | 13.25 | NA | 14.10 | NA | X959 |
| 20,000 | 0 | 100,000 | NA | 10.95 | NA | 10.95 | NA | 14.25 | NA | 21.65 | NA | NA | NA | X969 |
| | 50 | 100,000 | NA | 10.30 | NA | 10.30 | NA | 13.15 | NA | 19.60 | NA | NA | NA | X975 |
| | 100 | 100,000 | NA | 9.45 | NA | 9.45 | NA | 11.70 | NA | 16.85 | NA | NA | NA | X977 |
| 25,000 | 0 | 250,000 | NA | 12.85 | NA | 12.85 | NA | 16.40 | NA | 24.40 | NA | NA | NA | X985 |
| | 50 | 250,000 | NA | 12.15 | NA | 12.15 | NA | 15.25 | NA | 22.25 | NA | NA | NA | X986 |
| | 100 | 250,000 | NA | 11.30 | NA | 11.30 | NA | 13.80 | NA | 19.50 | NA | NA | NA | X987 |

Tackle Football (008) (Four Months Standard Maximum Policy Term)

| | | | | | | | | | | | | | | |
|----------|------|----------|----------|---------|----------|----------|-----------|----------|-----------|-----------|-------------|-----------|------|------|
| \$10,000 | \$ 0 | \$ 5,000 | \$ 19.15 | \$ 8.80 | \$ 61.05 | \$ 23.80 | \$ 148.90 | \$ 55.30 | \$ 675.35 | \$ 243.95 | \$ 1,141.05 | \$ 410.80 | X201 | X701 |
| | 50 | 5,000 | 18.20 | 6.70 | 57.65 | 16.30 | 140.40 | 36.45 | 636.15 | 157.10 | 1,074.65 | 263.80 | X207 | X707 |
| 12,500 | 0 | 10,000 | 22.65 | 10.15 | 71.70 | 26.75 | 174.55 | 61.50 | 790.95 | 296.90 | 1,336.20 | 454.25 | X301 | X801 |
| | 50 | 10,000 | 21.70 | 7.65 | 68.35 | 17.80 | 166.05 | 39.05 | 751.75 | 166.25 | 1,269.85 | 278.80 | X307 | X807 |
| 15,000 | 0 | 25,000 | 26.65 | 11.50 | 84.10 | 29.65 | 204.50 | 67.75 | 926.50 | 295.85 | 1,564.60 | 497.65 | X401 | X901 |
| | 50 | 25,000 | 25.70 | 8.90 | 80.70 | 20.25 | 196.00 | 44.05 | 886.95 | 186.60 | 1,498.20 | 312.75 | X407 | X907 |
| | 100 | 25,000 | 24.75 | 7.90 | 77.30 | 16.60 | 187.45 | 34.90 | 847.75 | 144.60 | 1,431.80 | 241.60 | X409 | X909 |
| 17,500 | 0 | 50,000 | NA | 13.90 | NA | 36.25 | NA | 83.05 | NA | 363.85 | NA | 612.25 | NA | X951 |
| | 50 | 50,000 | NA | 11.65 | NA | 28.25 | NA | 63.00 | NA | 271.40 | NA | 455.75 | NA | X957 |
| | 100 | 50,000 | NA | 10.00 | NA | 22.20 | NA | 47.80 | NA | 201.35 | NA | 337.20 | NA | X959 |
| 20,000 | 0 | 100,000 | NA | 15.25 | NA | 39.15 | NA | 89.30 | NA | 389.80 | NA | NA | NA | X969 |
| | 50 | 100,000 | NA | 14.00 | NA | 34.80 | NA | 78.35 | NA | 339.40 | NA | NA | NA | X975 |
| | 100 | 100,000 | NA | 12.40 | NA | 29.00 | NA | 63.75 | NA | 272.15 | NA | NA | NA | X977 |
| 25,000 | 0 | 250,000 | NA | 17.45 | NA | 43.30 | NA | 97.50 | NA | 422.15 | NA | NA | NA | X985 |
| | 50 | 250,000 | NA | 16.20 | NA | 38.70 | NA | 85.95 | NA | 368.90 | NA | NA | NA | X986 |
| | 100 | 250,000 | NA | 14.60 | NA | 32.90 | NA | 71.35 | NA | 301.65 | NA | NA | NA | X987 |

| Multiple Team Discounts*** | 4 thru 13 teams = 5% discount | 14 thru 23 teams = 6% discount | 24 thru 33 teams = 7% discount | 34 thru 43 teams = 8% discount | 44 thru 53 teams = 9% discount | 54 or more teams = 10% discount |
|----------------------------|----------------------------------|-----------------------------------|-----------------------------------|-----------------------------------|-----------------------------------|------------------------------------|
|----------------------------|----------------------------------|-----------------------------------|-----------------------------------|-----------------------------------|-----------------------------------|------------------------------------|

** Multiple Team Discounts – All teams must have the same policy term. Teams subsequently added to the policy will not increase the discount. However, teams subsequently deleted from the policy will decrease the discount.

The minimum premium is \$225 per policy for the primary plan and \$175 per policy for the excess plan.

Discounts available on request for policy terms of one (1) month or less. Special rates available for policy terms exceeding the maximum months shown. Split season rates may be available on request. There are no premium refunds after a one (1) month policy term.

Nationwide's New York (NY) Season Premium Rates

(For other States, Please see pages 6 and 7,)

| Benefit Amounts | | Gross Rate Per Player by Age Class** | | | | | | | | | | | | |
|--|-----------------|--|--------------|--|-------------|--|-------------|--|-------------|--|-------------|-------------------|-------------|-------------|
| Death & Specific Loss (Face Amount) | Medical Expense | Ages 9 and Under excluding Public Schools | | 1 Ages 10-12 excluding Public Schools | | 2 Ages 13-15 excluding Public Schools | | 3 Ages 16-18 excluding Public Schools | | 4 Ages 19 & Over excluding Colleges, Universities, Professionals and Semi-Pros | | 5 Office Use Only | | |
| | | Deductible | Plan Maximum | Primary Plan | Excess Plan | Primary Plan | Excess Plan | Primary Plan | Excess Plan | Primary Plan | Excess Plan | Primary Plan | Excess Plan | Primary BSC |
| Flag Football (033) Tag Football (053) or Touch Football (034) (Four Months Standard Maximum Policy Term) | | | | | | | | | | | | | | |
| \$10,000 | \$ 0 | \$ 5,000 | \$ 10.20 | \$ 5.60 | \$ 10.20 | \$ 5.60 | \$ 15.00 | \$ 7.30 | \$ 25.80 | \$ 11.20 | \$ 28.20 | NA | X201 | X701 |
| | 50 | 5,000 | 9.80 | 4.65 | 9.80 | 4.65 | 14.30 | 5.75 | 24.50 | 8.25 | 26.75 | NA | X207 | X707 |
| 12,500 | 0 | 10,000 | 12.20 | 6.60 | 12.20 | 6.60 | 17.80 | 8.50 | 30.45 | 12.80 | 33.30 | NA | X301 | X801 |
| | 50 | 10,000 | 11.80 | 5.50 | 11.80 | 5.50 | 17.10 | 6.65 | 29.15 | 9.30 | 31.80 | NA | X307 | X807 |
| 15,000 | 0 | 25,000 | 14.40 | 7.65 | 14.40 | 7.65 | 20.95 | 9.70 | 35.80 | 14.40 | 39.05 | NA | X401 | X901 |
| | 50 | 25,000 | 13.95 | 6.45 | 13.95 | 6.45 | 20.25 | 7.75 | 34.45 | 10.70 | 37.60 | NA | X407 | X907 |
| | 100 | 25,000 | 13.55 | 6.00 | 13.55 | 6.00 | 19.55 | 7.00 | 33.10 | 9.25 | 36.15 | NA | X409 | X909 |
| 17,500 | 0 | 50,000 | NA | 9.10 | NA | 9.10 | NA | 11.65 | NA | 17.45 | NA | NA | NA | X951 |
| | 50 | 50,000 | NA | 8.10 | NA | 8.10 | NA | 10.00 | NA | 14.30 | NA | NA | NA | X957 |
| | 100 | 50,000 | NA | 7.35 | NA | 7.35 | NA | 8.75 | NA | 11.90 | NA | NA | NA | X959 |
| 20,000 | 0 | 100,000 | NA | 10.15 | NA | 10.15 | NA | 12.85 | NA | 19.05 | NA | NA | NA | X969 |
| | 50 | 100,000 | NA | 9.60 | NA | 9.60 | NA | 11.95 | NA | 17.35 | NA | NA | NA | X975 |
| | 100 | 100,000 | NA | 8.85 | NA | 8.85 | NA | 10.75 | NA | 15.05 | NA | NA | NA | X977 |
| 25,000 | 0 | 250,000 | NA | 11.95 | NA | 11.95 | NA | 14.90 | NA | 21.60 | NA | NA | NA | X985 |
| | 50 | 250,000 | NA | 11.40 | NA | 11.40 | NA | 13.95 | NA | 19.80 | NA | NA | NA | X986 |
| | 100 | 250,000 | NA | 10.65 | NA | 10.65 | NA | 12.75 | NA | 17.50 | NA | NA | NA | X987 |

Tackle Football (008) (Four Months Standard Maximum Policy Term)

| | | | | | | | | | | | | | | |
|----------|------|----------|----------|---------|----------|----------|-----------|----------|-----------|-----------|-----------|----|------|------|
| \$10,000 | \$ 0 | \$ 5,000 | \$ 14.40 | \$ 7.10 | \$ 47.30 | \$ 18.90 | \$ 101.40 | \$ 38.30 | \$ 563.30 | \$ 203.80 | \$ 951.40 | NA | X201 | X701 |
| | 50 | 5,000 | 13.75 | 5.65 | 44.70 | 13.15 | 95.70 | 25.55 | 530.60 | 131.40 | 896.05 | NA | X207 | X707 |
| 12,500 | 0 | 10,000 | 17.10 | 8.30 | 55.60 | 21.30 | 119.00 | 42.70 | 659.75 | 225.55 | 1,114.15 | NA | X301 | X801 |
| | 50 | 10,000 | 16.45 | 6.55 | 53.05 | 14.50 | 113.25 | 27.55 | 627.10 | 139.20 | 1,058.85 | NA | X307 | X807 |
| 15,000 | 0 | 25,000 | 20.15 | 9.45 | 65.25 | 23.70 | 139.40 | 47.15 | 772.60 | 247.30 | 1,304.55 | NA | X401 | X901 |
| | 50 | 25,000 | 19.50 | 7.60 | 62.65 | 16.50 | 133.65 | 31.15 | 739.90 | 156.25 | 1,249.25 | NA | X407 | X907 |
| | 100 | 25,000 | 18.80 | 6.90 | 60.05 | 13.75 | 127.95 | 25.00 | 707.20 | 121.25 | 1,193.95 | NA | X409 | X909 |
| 17,500 | 0 | 50,000 | NA | 11.35 | NA | 28.90 | NA | 57.75 | NA | 304.10 | NA | NA | NA | X951 |
| | 50 | 50,000 | NA | 9.80 | NA | 22.80 | NA | 44.20 | NA | 227.05 | NA | NA | NA | X957 |
| | 100 | 50,000 | NA | 8.60 | NA | 18.20 | NA | 33.95 | NA | 168.70 | NA | NA | NA | X959 |
| 20,000 | 0 | 100,000 | NA | 12.55 | NA | 31.30 | NA | 62.20 | NA | 325.85 | NA | NA | NA | X969 |
| | 50 | 100,000 | NA | 11.70 | NA | 28.00 | NA | 54.80 | NA | 283.85 | NA | NA | NA | X975 |
| | 100 | 100,000 | NA | 10.55 | NA | 23.55 | NA | 44.95 | NA | 227.80 | NA | NA | NA | X977 |
| 25,000 | 0 | 250,000 | NA | 14.55 | NA | 35.00 | NA | 68.20 | NA | 353.05 | NA | NA | NA | X985 |
| | 50 | 250,000 | NA | 13.65 | NA | 31.35 | NA | 60.40 | NA | 308.70 | NA | NA | NA | X986 |
| | 100 | 250,000 | NA | 12.50 | NA | 26.90 | NA | 50.60 | NA | 252.65 | NA | NA | NA | X987 |

| Multiple Team Discounts*** | 4 thru 13 teams = 5% discount | 14 thru 23 teams = 6% discount | 24 thru 33 teams = 7% discount | 34 thru 43 teams = 8% discount | 44 thru 53 teams = 9% discount | 54 or more teams = 10% discount |
|----------------------------|----------------------------------|-----------------------------------|-----------------------------------|-----------------------------------|-----------------------------------|------------------------------------|
|----------------------------|----------------------------------|-----------------------------------|-----------------------------------|-----------------------------------|-----------------------------------|------------------------------------|

** These rates are not available to public and non-religious private schools in NY and the excess plan is not available to players age 19 and over in NY.

*** Multiple Team Discounts – All teams must have the *same* policy term. Teams subsequently added to the policy will not increase the discount. However, teams subsequently deleted from the policy will decrease the discount.

The Minimum Premium is \$225 per policy for the *primary* plan and \$175 per policy for the *excess* plan.

Discounts available on request for policy terms of one (1) month or less.

For religious schools use the rates shown in the brochure. There is a special NY School Accident product available through one of our affiliated companies for Public and Non-Religious Private Schools.

Special rates available for policy terms exceeding the maximum shown. Split season rates *may* be available on request. There are no premium refunds after a one (1) month policy term.

Comparison Chart

| | Nationwide® | Other Insurer |
|---|---|---------------|
| Death or Specific Loss must occur within | 1 Year ¹ | _____ |
| Percentage for Entire Loss of: | | |
| Each Arm or Leg | 75% ² | _____ % |
| Speech, Each Eye, Hand or Foot | 50% ² | _____ % |
| Hearing of Each Ear | 25% ^{2&3} | _____ % |
| Thumb and Index Finger of Same Hand | 25% ² | _____ % |
| Medical Expenses must be incurred within: | | |
| First Treatment | 90 days | _____ |
| Later Treatments | 3 Years | _____ |
| Internal Dental Dollar Limits: | | |
| Per Tooth Restriction | None ⁴ | \$ _____ |
| Overall Dental Restriction | None ⁴ | \$ _____ |
| Limit on number of diathermy/light/shortwave/other heat/ physiotherapy if hospital confined or under home health agency care | None ⁴ | _____ |
| If neither so confined nor under home health care | First 5 ⁴ | _____ |
| Roster Requirements: | | |
| Team Names and Ages | Yes | _____ |
| Individual Names and Ages | No | _____ |
| Covered Travel: | | |
| Plan Sponsor's Group Travel | Yes | _____ |
| Individual Direct Travel to/from Clinics, Games, and Practice Sessions | Yes | _____ |
| Does coverage apply to most extra activities? | Yes | _____ |
| Are coaches, managers, officers, etc. covered at no extra charge? | Yes | _____ |
| Special Short-Term Rates – % of Season Rate for a Policy of: | | |
| One Day | 20% ⁵ | _____ % |
| 2 thru 15 Days | 33 ¹ / ₃ % ⁵ | _____ % |
| 16 Days thru 1 Month | 50% ⁵ | _____ % |
| Extended coverage available for terms longer than the Standard Season | Yes | _____ |
| Minimum Policy Premium: | | |
| Primary Medical Policy | \$225 | \$ _____ |
| Excess Medical Policy | \$175 | \$ _____ |

¹ No time restriction in PA or WV for death.

² Separate losses accumulate to 100% (e.g., one hand and thumb and index of another = 75%, not just the greater (50%) of the two).

³ Many insurers pay 50% for loss of hearing in both ears, but nothing for loss in one ear.

⁴ Reasonable and Customary expenses up to Medical Maximum.

⁵ Special Short-Term policies cannot be added together (e.g., 5 week term at 33 1/3% + 50% = 83 1/3%) to avoid a standard season rate.

This Policy Provides Limited Accident Insurance Only.

The policy does NOT provide basic hospital, basic medical or major medical insurance (in NY: as defined by the New York State Insurance Department).

Important Notice

This policy does not provide coverage for sickness or for legal liability

Warning

(NY) The insurance offered in this brochure is: not a deposit; not insured by the Federal Deposit Insurance Corporation; and not guaranteed by the bank, trust company, savings bank, savings and loan associations, federal savings association or national bank.

A.M. Best's Rating for Nationwide Life is A+ (Superior). A.M. Best Co. has been a leading independent source of insurer financial ratings since 1899.

Submitting the application

with agency check payable to:

**Surplus
Insurance
Brokers
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Fax 800-578-7758 • www.surplusins.com

Email quotes: submit@surplusins.com

P O Box 749, South Bend IN 46624-0749

Fraud Warnings

- (CA) For your protection California law requires the following to appear on this form. Any person who knowingly presents a false or fraudulent claim for the payment of a loss is guilty of a crime and may be subject to fines and confinement in state prison.
- (LA) Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.
- (MO) An insurance company or its agent or representative may not ask an applicant or policyholder to divulge in a written application or otherwise whether an insurer has canceled or refused to renew or issue to the applicant or policyholder a policy of insurance. If a question(s) appears in this application, you should not renew it.
- (NY) Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime and shall also be subject to a civil penalty not to exceed five thousand dollars and the stated value of the claim for each such violation.
- (PA) Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties.
- (PR) Any person who, knowingly and with the intent to defraud, presents false information in an insurance request form, or who presents, helps or has presented a fraudulent claim for the payment of a loss or other benefit, or presents more than one claim for the same damage or loss, will incur a felony, and upon conviction will be penalized for each violation with a fine of no less than five thousand (5,000) dollars nor more than ten thousand (10,000) dollars, or imprisonment for a fixed term of three (3) years, or both penalties. If aggregated circumstances prevail, the fixed established imprisonment may be increased to a maximum of five (5) years; if attenuating circumstances prevail, it may be reduced to a maximum of two (2) years.
- (WA) Any person who knowingly presents a false or fraudulent claim for payment of a loss or knowingly makes a false statement in an application for insurance may be guilty of a criminal offense under state law.
- (All Other States) Any person who knowingly and with intent to defraud any insurance company or other person, files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and/or civil penalties.



Nationwide®
On Your Side

Nationwide Specialty Health®

Underwritten by Nationwide Life Insurance Company.

Administered by Consolidated Health Plans

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