## HOW TO INCLUDE SPORT(S) NOT ALREADY ON THE APPROVED LIST IN THE NATIONAL SENIOR GAMES ASSOCIATION (NSGA) INSURANCE PROGRAM:

When requesting addition of a sport in the NSGA Insurance Program these are some of the factors considered, but not limited to these factors:

- Trend of the sport
- Number of states interested to add the sport
- Premium rate for all State Senior Games programs
- Risk level to the NSGA
- 1. State Senior Games program must submit a request to NSGA Headquarters for a sport to be included in the NSGA insurance plan. Submit request to Becky Sewell, NSGA Director Association Relations at bsewell@nsga.com.
- 2. In order for the underwriter to review and provide a response, you must include the following information. If insufficient information is provided, the underwriter may seek more information, which will delay the response.
  - a) Name of Sport.
  - b) Who is the National Governing Body (NGB) for the sport?
  - c) Does NGB provide/offer insurance coverage? Are you using the NGB's insurance?
  - d) Name of individual (i.e. tournament director) conducting the event and their qualifications.
  - e) Are certified officials being used?
  - f) Are the referees or coaches employees of your organization?
  - g) Estimated number of participants (i.e. individuals or teams).
  - h) What age group(s) will participate?
  - i) Details of the event.
  - j) Definition of the event.
  - k) Description of the event.
  - I) What type of venue/facility is being used to conduct the sport?
  - m) Are participants required to sign a Waiver & Release of Liability? Provide a copy.
  - n) Are copies of the Waiver & Release of Liability kept on file? How long?
  - o) Are participants required to wear safety equipment during play?
  - p) Describe medical and first aid facilities provided for competitors and spectators.
  - g) Do you own or rent the facility/playing field?
  - r) Are facility/playing field inspections and maintenance performed?
  - s) Is a log kept of inspections and maintenance performed?
  - t) Are written emergency procedures in place? Provide a copy.
  - u) Is the facility locked so that patrons cannot use it when closed? Primary concern is outdoor venues.
  - v) Are there construction operations on site? If Yes, is the work subcontracted to a third party with additional insured certificates provided?
- The NSGA will submit the request to the current NSGA insurance provider about including the sport on the approved list. The insurance provider will advise of any changes to the premium rate and risk level to the NSGA.

- 4. Upon receiving info from the NSGA insurance provider, the NSGA staff will review and determine acceptance of the sport in the NSGA insurance program.
- 5. The State Senior Games Executive Director will be notified of the decision.
- 6. If accepted, the membership will be notified of the sport being included in the insurance program. If not accepted, we recommend the State Senior Games Executive Director pursue securing insurance coverage separate from the NSGA Insurance program through the same carrier or another carrier. You may also check with the sport's NGB.

Please note this process may take several weeks. Thus, plan accordingly as if the request has not been accepted in order to avoid lack of insurance coverage.