

SCMAF RECREATION CLASS INSURANCE PROGRAM

Instructors Application

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

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 / \$5,000,000 General Aggregate General Liability coverage, the program provides \$5,000 Excess Accident Medical coverage for all instructors and students with no deductible. Additional benefits of the program are recognized on the certificate of insurance.

A Waiver of Subrogation/ Primary & Non-Contributory is available upon request for Agencies.

The program will provide proof-of-insurance to your Agency in order to conduct your 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. **Unapproved classes or class categories would need to be discussed with SCMAF and their insurance agent prior to the coverage being put in place for the requested class.**

If you're an approved Agency instructor and would like to participate in this program, please provide the following information to SCMAF:

1. Instructors Program Application
2. One copy of the Recreation Class Schedule or Brochure. (Provided by SCMAF Member Agency)
3. List of class locations (Often this is in the brochure).
4. A Sample of your Waiver / Release Form. (Provided by SCMAF Member Agency)
5. A Sample of the contract used between your Agency and the Instructor.
6. ***Proof of background check from either the city where your class is being held at or a credible company of background check.***

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

Email to: membership@scmaf.org

Billing Information and Questions can be directed to:
(626) 448-0853 Ext. 12

Any other questions on this or any of SCMAF's Insurance Programs can be directed to:
(626) 448-0853 Ext. 11 – 10:00am – 4:00pm Monday – Thursday
CLOSED FRIDAYS



ELIGIBILITY

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

PERIOD OF ELIGIBILITY

Eligibility will commence on the date the SCMAF Recreation Class Insurance Program registration application is accepted by the insurance underwriter. This is generally within three working days of the application's receipt by SCMAF.

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-competitive) 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 session. In the case of 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. The number of participants will be defined as the number of individual students who have or will enroll in any given class. For ongoing classes for open enrollment, individuals signing up for classes in a given calendar year will be counted, even if an individual only signs up for and attends one class period.

2024 FEES

Recreation Class Insurance Program is \$3.50 per participant & instructor each session, \$3.75 effective July. Minimum 5 participants plus instructor each session. A SCMAF Membership Yearly Instructor Fee of \$35 is also required.

A Waiver of Subrogation/ Primary & Non-Contributory is available upon request from Agencies for \$135 each calendar year, which is good for that entire location.

All certificate request must be submitted prior to the effective date of the activity or a rush/late fee will be applied to the invoice in the amount of \$25.

PAYMENT METHOD & ONGOING REGISTRATION

Payment must be paid with the registration forms, for an individual or non-SCMAF affiliated group prior to the insurance certificate being released.

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 Class Insurance Program.

WAIVERS

All participants in classes insured under the SCMAF Recreation Class 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.

REFUNDS

Credit and/or refunds for the SCMAF Recreation Class Insurance Program can only be applied once a written report is received from the participating agency/municipality. This is only applied when the estimated participant number is lowered due to low registration or cancelled. The credit must be used during the next class session offered.

POLICY LIMITS

General Liability Coverage – HDI Global Specialty SE

\$ 5,000,000 General Aggregate
\$ 1,000,000 Each Occurrence
\$ 1,000,000 Products I Completed Operations
\$ 1,000,000 Personal & Advertising Injury
\$ 100,000 Fire Damage (any one fire)
\$ 5,000 Spectator Medical Expenses
\$ 1,000,000/2,000,000 Abuse Molestation (Per Incident)

Additional Coverages Included: Participant Legal Liability, Blanket Additional Insured Endorsement, Aggregate Limit per Event I Location.

Excess Accident Medical Coverage - AXIS Global Accident & Health

\$ 5,000 Maximum Medical Expense Benefit Per Injury
\$ 10,000 Accidental Death & Dismemberment Benefit
\$ 5,000 Deferred Dental Maximum
\$ 0 Deductible Amount per Claim

INSURANCE UNDERWRITERS

The SCMAF Recreation Insurance Program is offered only through SCMAF and their insurance agent Bene-Marc Athletic Insurance Agency, with the medical underwritten by AXIS Global Accident & Health and the General Liability underwritten by HDI Global Specialty SE.

RECREATION CLASS INSURANCE PROGRAM INSTRUCTORS APPLICATION

CERTIFICATE HOLDER

Certificate Holder Name (**Instructor's Info**): _____
 Address: _____
 City: _____ State: _____ Zip: _____
 Email: _____ Phone: _____ Fax: _____
 Location(s): _____

Waiver of Subrogation / Primary Endorsement (additional \$135 upon initial request)

ADDITIONAL INSURED:

Additional Insured Name (**City's Info**): _____
 Address: _____
 City: _____ State: _____ Zip: _____
 Email: _____ Phone: _____ Fax: _____

Special wording as required by city, if any: _____

PROGRAM DETAILS:

Activity/ Program name: _____
 Category from Approved Recreational Class List: _____

Please list each new enrollment session period.

1st Session	
Beginning Date:	End Date:
Number of Estimated Registered Participants & Instructor:	
2nd Session	
Beginning Date:	End Date:
Number of Estimated Registered Participants & Instructor:	
3rd Session	
Beginning Date:	End Date:
Number of Estimated Registered Participants & Instructor:	
4th Session	
Beginning Date:	End Date:
Number of Estimated Registered Participants & Instructor:	

Payment Amount: \$ _____ Bill Agency _____
 Applicants Signature: _____ Date: _____
 Print Name: _____ Title: _____
 Agency Representative's Name: _____ E-mail: _____
 Phone #: _____ Title: _____