

FRAUD WARNINGS

- (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.
- (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.

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 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.

**NATIONWIDE'S SEASON PREMIUM RATES FOR AR, FL, GA, LA, MS, NC, OK, TX, AND WV
FOR OTHER STATES, VISIT WWW.GROUPROTECTOR.COM OR CALL 1-800-525-8669 (OPTION 5)**

Season, Sport and Standard Maximum Policy Term	Benefit Amounts			Gross Rate Per Player by Age Class**										Office Use Only	
	Death & Specific Loss (Face Amount)	Medical Expense		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			
		Deductible	Maximum Amount	Primary Plan	Excess Plan	Primary Plan	Excess Plan	Primary Plan	Excess Plan	Primary Plan	Excess Plan	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	\$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
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* THESE RATES ARE VALID FOR CASES EFFECTIVE ON OR AFTER JANUARY 1, 2005.

**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.