



Protect Student Athletes

There are around **600,000** college and university students participating in Association (NCAA, NJCAA, NAIA) sports each year in America. Additionally, there are hundreds of thousands more participating in club and non-association sports. About **one third** of student athletes experience an injury at one time or another. An estimated **62%** of injuries occur during practice.

Student athletes work hard, train hard, give it their all. Don't let them down. Athletic department budgets may be tighter than ever, but their reputations are on the line. **You have the power** to make sure institutions and their athletes are protected for accidental injuries.

Additionally, adding catastrophic coverage to athletic accident coverage provides a second layer of protection against rare but devastating catastrophic injuries, such as paralysis, head injuries, and heart and circulatory incidents—types of injuries that can incur medical costs of **hundreds of thousands of dollars**. Catastrophic coverage is relatively inexpensive, but can save a school and a family from financial calamity.

If an accident does occur, your clients need to be able to trust that their claims will be handled with expert care. **Don't trust your clients to a company with no track record**. SMIC has been handling accident and catastrophic accounts with integrity for over 35 years. We combine small-company care from our 25-person office in Stevens Point, WI, with the large-company resources of Amwins, the largest wholesaler in the U.S. With custom quotes, fast turnaround, and accurate underwriting, we pass you the baton so you can finish strong.

Groups We Insure

- Community Colleges
- Public Colleges and Universities
- Private Colleges and Universities
- College Consortia
- Athletic Associations

Coverages Available

Intercollegiate Sports Basic Accident

Provides coverage for injuries occurring during play, practice, or travel to and from a school-sponsored and supervised athletic event or activities on or off school premises. Can include club sports coverage.

Catastrophic Accident

Provides a second layer of protection against rare but devastating catastrophic injuries, such as paralysis, head injuries, and heart and circulatory incidents. Coverage may include up to 10 years of disability payments and money for education. Coverage is Excess and is usually purchased in conjunction with Accident Insurance.

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