



Protect Student Athletes Against Accidental Injury Risk

According to the National Federation of State High School Associations, there are approximately **8 million** high school students who play school sports in the United States. 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 these student athletes down. School and association budgets may be tighter than ever, but **you have the power** to make sure the schools and students 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 will throw you the pass and you get credit for the touchdown.

Groups We Insure

- Public Schools
- Private Schools
- Religious Schools
- Charter Schools
- School Districts and Consortiums
- High School Associations
- State, Regional and National Associations

Coverages Available

Student Accident

Provides coverage for injuries occurring when school is in session and while attending or participating in school sponsored and supervised activities on or off school premises, including travel. 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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