



### Protect Schools and Students with Specialized Coverage

The Centers for Disease Control and Prevention estimates that **200,000 children** ages 14 and under receive emergency treatment for playground-related injuries in the United States each year. Accidents happen, but you can help.

Your K-12 clients need coverage that protects them and their students in the event of a **school-or sports-related injury**. Not only is offering accident protection the right thing to do for the children, but it safeguards schools and districts by covering medical expenses, potentially averting lawsuits. These coverages are relatively inexpensive, but can save a school and a family thousands of dollars they would otherwise pay out in medical expenses.

**Your clients' policies and claims can't wait.** They need to be able to trust that their needs will be prioritized. At SMIC, that's what we do. We combine small-company care with large-company resources. With custom quotes, fast turnaround, and accurate underwriting, we will take care of your clients and make you look good.

### Groups We Insure

- Public Schools
- Private Schools
- Religious Schools
- Charter Schools
- School Districts and Consortia

### 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 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— types of injuries that can incur medical costs of hundreds of thousands of dollars.

#### Deadly Weapon

Provides access to training and resources to help prevent a deadly attack on school grounds, primary liability coverage for harm caused by such attacks, and 24-hour crisis management service to help schools respond immediately to an incident.

#### PTA and School Special Events

Coverage for events sponsored by parent and student groups such as proms, school fairs, fundraisers, concerts, and more.

#### Special Markets Insurance Consultants (SMIC)

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