



For Camps, Clinics, and Tournaments

Your clients have a lot on their plates. Whether they are hosting a week-long summer day camp or a sports conditioning clinic hosted by a school to get student athletes ready for competition, there are many moving parts and many different people involved, from campers to staff to volunteers. It also seems likely camps will be in high demand this year, after so many were canceled last year.

That's where you come in. Agents who work with parks departments, sports associations, and other groups that host camps and clinics know these kind of groups are hard to write, with so many liability issues. **It's hard to find a carrier that can quote Accident AND General Liability.** But rest easy. You can rely on SMIC's expertise to underwrite insurance programs that help protect these groups. SMIC understands the liability that host organizations face. We can recommend the right coverage for each unique situation. **We've been insuring fun since 1985.**

SMIC makes it easy with our low minimum premiums, quick turnaround times, and A-rated carrier relationships to provide a competitive advantage to our agents.

Youth Sports & Recreation Groups We Insure

- Youth Sports Tournaments
- Franchise Sports Playoffs
- School Conditioning Clinics
- Day Camps and Outings
- Parks Department Camps
- City Sports Clinics

Coverages Available

Participant Accident

Provides coverage for injuries occurring while participating in a scheduled activity sponsored by the sponsoring organization. Can include coverage for coaches and volunteers.

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 medicals costs of hundreds of thousands of dollars.

General Liability


Provides protection against claims from bodily injury, personal injury, property damage, and third-party medical expenses. Participant Legal Liability can be added for accounts with participant exposures. SMIC also has the capability to add optional coverages such as Abuse/Molestation, Non-Owned Hired Auto, Commercial Liquor Liability, and Excess Umbrella Liability.

Special Event Liability

Provides liability coverage for events sponsored by participating organization, such as fundraisers, tournaments, and more.

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