smic

An Amwins Company



Special Markets Insurance Consultants (SMIC)

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For Children's Gyms and Activities Franchises

Sports & Rec Youth Gyms

Youth gyms are one of the **fastest-growing** franchise sectors. Parents are looking for a safe place where their young children can get active, and children's gyms and activity centers are a great option.

In turn, these businesses need the right insurance to protect the children and the organization. **That's where you come in**. You understand your clients and this business. Your clients trust you to bring comprehensive coverage to their business that keeps them, as well as the children and families they serve, protected.

However, placing each franchise policy is time consuming and challenging. We can help. Instead of placing individual policies, we can write a program option with a master policy to save you time and headaches by streamlining coverage. We can create a custom portal for insureds to renew coverage. We offer great coverage at competitive pricing. This means happier clients and less work for you, In the end, you get to play the superhero.

Youth Gyms and Franchises We Insure

- Pre-K Activity Center Franchises
- Children's Gym Franchises
- Youth Karate Franchises (non-combat)

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.

Commercial Auto

Provides financial protection for a business' vehicles and its drivers, including vans or buses used to transport children.

Special Event Liability

Provides liability coverage for events sponsored by participating organization, such as fundraisers, tournaments, and more. Children's Dance Studio Franchises
Children's Music Franchises

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.

Cyber Liability

Protects against Internet-based risks, and more generally from risks relating to information technology infrastructure, information privacy, information, governance liability, and related activities.