



For Non-School Youth Sports and Recreation Groups

We all want the best for our children, and what could be better than **fresh air and exercise**, or the opportunity for personal growth through activities? Youth sports and recreation are a great way for kids to get active, make lasting friendships, and have fun while learning great skills for the future. Unfortunately, with any type of youth activity comes the worry of accidental injury and other risks.

That's where you come in. Insurance isn't some pie-in-the-sky idea, or simply a living. It's personal. You know your clients and their needs. You want to help protect kids and do some good in your community.

Agents who work with parks departments, youth clubs, and sports associations know they can rely on SMIC's expertise to underwrite insurance programs that help protect these organizations. **We've been insuring fun since 1985.**

Whether it's for a national youth soccer organization or a local parks department field day, SMIC has the underwriting authority to provide customized insurance programs and solutions for your client's needs, all with one simple quote.

Youth Sports & Recreation Groups We Insure

- Youth Sports Leagues
- Franchise Sports Associations
- Community Sports & Recreation
- Parks Department Programs
- City Sports Leagues
- Homeschool Groups

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 Events

Coverage for events sponsored by participating organization, such as fundraisers, tournaments, and more.

Special Markets Insurance Consultants (SMIC)

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