



Insight for your clients as renewal season for youth sports heats up.

Renewal season is among us, and we want to share some emerging issues we have seen in the youth sports and health insurance space to keep you informed as you communicate with your clients.

Concussion Coverage: Two Important Factors to Keep in Mind



Don't be fooled by concussion-only policies!

Did you know that accident policies also cover concussion care? Year over year, concussions have become more prevalent in the sports industry. Some carriers have created concussion-only accident policies to capitalize on schools' fear of these types of claims. However, if a school only purchases a concussion-only policy, they may expose themselves to every other type of student accident.

As a retail agent, it is important to know that if you have placed a student accident policy, it covers concussion care, and there is no need to add on a concussion-only policy.



Be aware of casualty carve-outs!

Due to the increase in concussions among youth sports, certain carriers have either excluded TBIs (traumatic brain injuries) or placed athletic exclusions on their casualty policies to protect themselves from concussion claims altogether. It is important for retail agents to be aware if these exclusions exist within an insured's GL policy so their clients can take appropriate steps to stay fully protected.

SMIC, part of the Amwins Underwriting division, has been handling accident and catastrophic accounts with integrity for over 35 years. With custom quotes, fast turnaround times, and accurate underwriting, your clients are covered with expert care.

To learn more about our [sports and recreation insurance program](#), contact:

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