



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.

Heat-Related Claims in Youth Sports

According to the National Weather Service, heat is the most frequent climate-related killer in the United States. With average temperatures on the rise throughout the country, student-athlete claims for heat-related injuries have increased each season.

Heat-related injuries can include:

- Heat rashes
- Heat exhaustion
- Heat cramps
- Heatstroke
- Fainting

Ensure your clients and their athletes are protected against any of these injuries with an accident policy. Typically written through a blanket policy, accident insurance covers any sport a school offers, and can include coverage for heat-related injuries per a request to your underwriter.

Key questions to ask your clients to ensure their student-athletes are protected against accidental injury risks:



When does your sports program(s) start?



What time of day do your team(s) practice?



What is your average temperature during your summers?



Does your policy include heat-related exposures?



Is there an athletic exclusion on their GL policy?

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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