Program Description

This insurance program has been specifically designed to meet the unique needs of a U.S.-based sports instructor directly supervising an individual or a group engaged in sport-related skills.

Eligible Operations

An instructor age 18 or older conducting private or group instruction in any of the following sports is eligible to enroll in this program:

<table>
<thead>
<tr>
<th>Sport</th>
<th>Sport</th>
<th>Sport</th>
<th>Sport</th>
<th>Sport</th>
</tr>
</thead>
<tbody>
<tr>
<td>Baseball</td>
<td>Cheerleading</td>
<td>Football</td>
<td>Lacrosse</td>
<td>Softball</td>
</tr>
<tr>
<td>Basketball</td>
<td>Cross Country</td>
<td>Golf</td>
<td>Racquetball</td>
<td>Swimming</td>
</tr>
<tr>
<td>Baton Twirling</td>
<td>Fencing</td>
<td>Gymnastics***</td>
<td>Road Running</td>
<td>Table Tennis</td>
</tr>
<tr>
<td>Bowling</td>
<td>Figure Skating</td>
<td>Hockey</td>
<td>Soccer</td>
<td>Tennis</td>
</tr>
<tr>
<td>Dance*</td>
<td></td>
<td></td>
<td></td>
<td>Wrestling</td>
</tr>
</tbody>
</table>

For instruction of dance only, please visit www.sadlersports.com/dance-instructor. **Tumbling is floor only, no gymnastic apparatus. ***Gymnastics is only eligible for options 1 and 2.

Liability Coverages and Limits

<table>
<thead>
<tr>
<th>COVERAGE</th>
<th>OPTION 1 Limits:</th>
<th>OPTION 2 Limits:</th>
<th>OPTION 3 Limits:</th>
<th>OPTION 4 Limits:</th>
<th>OPTION 5 Limits:</th>
<th>OPTION 6 Limits:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Each Occurrence</td>
<td>$500,000</td>
<td>$1,000,000</td>
<td>$2,000,000</td>
<td>$3,000,000</td>
<td>$4,000,000</td>
<td>$5,000,000</td>
</tr>
<tr>
<td>General Aggregate (Other than Products-Completed Operations)</td>
<td>$5,000,000</td>
<td>$5,000,000</td>
<td>$5,000,000</td>
<td>$5,000,000</td>
<td>$5,000,000</td>
<td>$5,000,000</td>
</tr>
<tr>
<td>Products-Completed Operations Aggregate</td>
<td>$500,000</td>
<td>$1,000,000</td>
<td>$2,000,000</td>
<td>$3,000,000</td>
<td>$4,000,000</td>
<td>$5,000,000</td>
</tr>
<tr>
<td>Personal and Advertising Injury</td>
<td>$500,000</td>
<td>$1,000,000</td>
<td>$2,000,000</td>
<td>$3,000,000</td>
<td>$4,000,000</td>
<td>$5,000,000</td>
</tr>
<tr>
<td>Legal Liability to Participants</td>
<td>$500,000</td>
<td>$1,000,000</td>
<td>$2,000,000</td>
<td>$3,000,000</td>
<td>$4,000,000</td>
<td>$5,000,000</td>
</tr>
<tr>
<td>Professional Liability</td>
<td>$500,000</td>
<td>$1,000,000</td>
<td>$2,000,000</td>
<td>$3,000,000</td>
<td>$4,000,000</td>
<td>$5,000,000</td>
</tr>
<tr>
<td>Damage to Premises Rented to You (Fire Legal Liability)</td>
<td>$300,000</td>
<td>$300,000</td>
<td>$300,000</td>
<td>$300,000</td>
<td>$300,000</td>
<td>$300,000</td>
</tr>
<tr>
<td>Medical Expense (other than participants)</td>
<td>$5,000</td>
<td>$5,000</td>
<td>$5,000</td>
<td>$5,000</td>
<td>$5,000</td>
<td>$5,000</td>
</tr>
</tbody>
</table>

**Program A:** Sports Instruction conducted at locations that are NOT owned or operated by the instructor

<table>
<thead>
<tr>
<th>1 year premium</th>
<th>2 years premium</th>
</tr>
</thead>
<tbody>
<tr>
<td>$305.00</td>
<td>$548.00</td>
</tr>
<tr>
<td>$345.00</td>
<td>$622.00</td>
</tr>
<tr>
<td>$518.00</td>
<td>$933.00</td>
</tr>
<tr>
<td>$768.00</td>
<td>NOT AVAILABLE</td>
</tr>
</tbody>
</table>

**Program B:** Includes Program A locations and/or instruction at the instructor’s home or residence

<table>
<thead>
<tr>
<th>1 year premium</th>
<th>2 years premium</th>
</tr>
</thead>
<tbody>
<tr>
<td>$412.00</td>
<td>$740.00</td>
</tr>
<tr>
<td>$431.00</td>
<td>$778.00</td>
</tr>
<tr>
<td>$647.00</td>
<td>$1,167.00</td>
</tr>
<tr>
<td>$897.00</td>
<td>NOT AVAILABLE</td>
</tr>
</tbody>
</table>

Costs are 100% non-refundable once coverage begins.
LIABILITY COVERAGE AND LIMITS continued

Coverage provided under this program includes:

**Commercial General Liability with Broadening Endorsement** coverage protects the insured against liability claims for bodily injury and property damage arising out of the premises, operations, products and completed operations and personal and advertising injury.

**Legal liability to participants** offers protection against bodily injury liability claims brought by persons participating in sports activities under the direction of the insured.

**Professional liability** provides protection against wrongful acts (breach of duty, neglect, error, omission, misstatement or a misleading statement in the discharge of sports activities) that occur under the operations of the insured.

### INELIGIBLE OPERATIONS

Operations not eligible for this program include, but are not limited to the following:

- Certified Athletic Trainers
- Coaching of Organized Competitive Athletic Teams
- Instructors Employment as an Exempt or a Non-Exempt Employee of a School, University or College
- Instructors Under the Age 18

### Instruction of the following:

<table>
<thead>
<tr>
<th>Canoeing</th>
<th>Diving</th>
<th>Kayaking</th>
<th>Martial Arts*</th>
<th>Scuba Diving</th>
<th>Surfing</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cycling</td>
<td>Equestrian</td>
<td>Lifeguarding</td>
<td>Rowing</td>
<td>Skiing</td>
<td></td>
</tr>
</tbody>
</table>

*For more information regarding martial arts instruction please call us at 1-800-622-7370.

### EXCLUSIONS

The following represent only some of the exclusions contained in this policy.

- Amusement devices (ex: rides, slides, inflatables, bungees, climbing walls, dank tanks)
- Abuse, molestation, harassment or sexual conduct
- Violation of statutes that govern e-mails, faxes, phone calls or other methods of sending material or information.
- Employment related practices
- Medical, therapy or health care services
- Operations listed as ineligible
- Ownership, operation or management of a commercial sports facility

### CARRIER INFORMATION

Coverage is provided by a carrier rated A+ (Superior) by A.M. Best Company.

### FREQUENTLY ASKED QUESTIONS

1. **Can I apply for coverage over the phone?** No. You may apply for coverage online or by completing the paper enrollment form and submitting it to Sadler & Company via email, fax or mail.
2. **What is a General Aggregate?** This is the maximum amount to be paid out in any policy period for all losses.
3. **I have been asked by the facility that I instruct at to add them as an “additional insured” to my policy. What does that mean and how do I do that?** An additional insured is an entity which has an insurable interest for claims arising out of your negligence as the named insured. Such possible entities are a landlord or sponsor. By providing an entity additional insured status they now are entitled to defense and indemnity (if policy limits have not been exhausted) under your policy with no responsibility for premium payments. You can add an entity as an additional insured under the certificate request section of the enrollment form or issue the certificate instantly as you apply online.
4. **What is a Risk Purchasing Group?** A Risk Purchasing Group (RPG) provides group purchasing power for similar risks resulting in potential advantageous coverage terms, competitive rates, risk management bulletins, and rewards for favorable group loss experience. An RPG membership fee may be charged for each application. A $15 RPG Fee is required by the insurance carrier for this application.

### NOTE TO ALL AGENTS & BROKERS

There are no commissions included in this program. Premiums are NET and may not be altered on the enrollment form. A fee may be separately charged, subject to state insurance regulations. (In addition, proof of coverage will be sent direct to the named insured and will not be sent to an agent.)

This brochure is for illustrative purposes only and is not a contract of insurance. You must refer to the actual policy for complete information regarding coverage terms, conditions and exclusions as they may change from one coverage period to the next. You may request a copy of the full policy by submitting a written request to us.

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Sports Instructor Insurance

Enrollment Form

This enrollment form is valid for effective dates from 01/01/2017 through 12/31/2017

Completion of this enrollment form confirms your desire to obtain insurance through the Sports, Leisure and Entertainment Risk Purchasing Group (RPG). An RPG provides group purchasing power for similar risks resulting in potential advantageous coverage terms, competitive rates, risk management bulletins, and rewards for favorable group loss experience. An RPG membership fee may be charged. The submission of this enrollment form and/or the acceptance of payment does not guarantee coverage. Certain operations are not eligible for coverage by this program. Sadler & Company, Inc., reserves the right to decline any request for coverage.

GENERAL INFORMATION

☐ I AM A NEW ACCOUNT    ☐ I AM RENEWING MY COVERAGE

INSTRUCTORS NAME:   (First & Last Name)

DOING BUSINESS AS:   (additional name(s) under which the named insured operates)

MAILING ADDRESS:

CITY:    STATE:    ZIP:

PHONE:    CELL:    FAX:

EMAIL:    WEBSITE:

DESIRED EFFECTIVE DATE

Coverage will begin the day after the completed enrollment form and premium are received and approved by us, or on a later date you specify below. (If renewing coverage, please provide expiration date of your current policy.)

☐ Start my coverage on this date:   ________ /________ /________

BUSINESS INFORMATION

Type of Instructor (check all that apply):

☐ Baseball     ☐ Fencing     ☐ Racquetball     ☐ Track and Field
☐ Basketball    ☐ Figure Skating    ☐ Road Running    ☐ Tumbling (floor only, no gymnastic apparatus)
☐ Baton Twirling ☐ Football     ☐ Soccer       ☐ Volleyball
☐ Bowling       ☐ Golf       ☐ Softball     ☐ Wrestling
☐ Cheerleading  ☐ Gymnastics*   ☐ Swimming     ☐ Table Tennis
☐ Cross Country ☐ Hockey       ☐ Tennis       ☐
☐ Dance        ☐ Lacrosse    ☐

If you do not see your sport listed, please contact us. *Gymnastics is only eligible for option 1 and 2.

Are you age 18 or older?    ☐ Yes    ☐ No

Do you instruct at your home/residence premises?    ☐ Yes    ☐ No

Do you own a business in which other instructors (employees or sub-contractors) are sent by, or work under, the name of your company? (If yes, this program only provides coverage for your operations as an instructor. It does not extend to your employees or anyone performing instruction or training on your behalf, nor does it apply to the operation of a studio/facility.)

☐ Yes    ☐ No

(If yes, please email instructor@sadlersports.com or call 800-622-7370 & request the Health & Wellness Division in order to make sure the coverage you are purchasing is correct)

How did you hear about Sadler & Company Inc?

☐ Already doing business with us    ☐ Facebook    ☐ Friend    ☐ Google    ☐ Yahoo    ☐ Other:    

If renewing, which type of communication that you received best prompted you to renew your coverage?

☐ Letter    ☐ Email    ☐ Postcard    ☐ Other:    

Coverage is not provided for an instructor’s employment as an exempt or non-exempt employee of a school, university or college; for the coaching of organized competitive athletic teams; for activities of a certified athletic trainer and for instructors under the age of 18.
ADDITIONAL CERTIFICATES
You will receive proof of coverage – complete this section to request additional certificates.
Type of certificate you are requesting: ☐ Additional Insured ☐ Evidence of Coverage
Relationship to you: ☐ Owner/Lessor of Premises ☐ Sponsor ☐ Co Promoter

ENTITY NAME :
MAILING ADDRESS:
CITY: STATE: ZIP:

Other than being named on the certificate as an additional insured or certificate holder, does the person or organization require any special wording or endorsements? ☐ Yes ☐ No
If yes, check all that apply (Check your request carefully before submitting. The most common delay in certificate processing is caused by providing a partial or incorrect name and/or instructions.) ☐ Form CG2026 ☐ Primary Endorsement ☐ Waiver of Subrogation ☐ Other (please explain):

COVERAGE SELECTION
PLEASE CHECK THE APPROPRIATE PROGRAM AND OPTION:

☐ Program A – Sports Instruction conducted at locations that are NOT owned or operated by the instructor

<table>
<thead>
<tr>
<th>PREMIUM PROGRAM A</th>
<th>OPTIONS</th>
<th>LIMITS OF LIABILITY</th>
<th>1 – YEAR PREMIUM</th>
<th>2 – YEARS PREMIUM</th>
</tr>
</thead>
<tbody>
<tr>
<td>Option 1</td>
<td>$ 500,000</td>
<td>☐ $305.00</td>
<td>☐ $548.00</td>
<td></td>
</tr>
<tr>
<td>Option 2</td>
<td>$1,000,000</td>
<td>☐ $345.00</td>
<td>☐ $622.00</td>
<td></td>
</tr>
<tr>
<td>Option 3</td>
<td>$2,000,000</td>
<td>☐ $518.00</td>
<td>☐ $933.00</td>
<td></td>
</tr>
<tr>
<td>Option 4</td>
<td>$3,000,000</td>
<td>☐ $768.00</td>
<td>Not Available</td>
<td></td>
</tr>
<tr>
<td>Option 5</td>
<td>$4,000,000</td>
<td>☐ $1,018.00</td>
<td>Not Available</td>
<td></td>
</tr>
<tr>
<td>Option 6</td>
<td>$5,000,000</td>
<td>☐ $1,268.00</td>
<td>Not Available</td>
<td></td>
</tr>
</tbody>
</table>

☐ Program B – Includes Program A locations and/or instruction at the instructor’s home or residence

<table>
<thead>
<tr>
<th>PREMIUM PROGRAM B</th>
<th>OPTIONS</th>
<th>LIMITS OF LIABILITY</th>
<th>1 – YEAR PREMIUM</th>
<th>2 – YEARS PREMIUM</th>
</tr>
</thead>
<tbody>
<tr>
<td>Option 1</td>
<td>$ 500,000</td>
<td>☐ $412.00</td>
<td>☐ $740.00</td>
<td></td>
</tr>
<tr>
<td>Option 2</td>
<td>$1,000,000</td>
<td>☐ $431.00</td>
<td>☐ $778.00</td>
<td></td>
</tr>
<tr>
<td>Option 3</td>
<td>$2,000,000</td>
<td>☐ $647.00</td>
<td>☐ $1,167.00</td>
<td></td>
</tr>
<tr>
<td>Option 4</td>
<td>$3,000,000</td>
<td>☐ $897.00</td>
<td>Not Available</td>
<td></td>
</tr>
<tr>
<td>Option 5</td>
<td>$4,000,000</td>
<td>☐ $1,147.00</td>
<td>Not Available</td>
<td></td>
</tr>
<tr>
<td>Option 6</td>
<td>$5,000,000</td>
<td>☐ $1,397.00</td>
<td>Not Available</td>
<td></td>
</tr>
</tbody>
</table>

- Complete the Total Cost Summary section on the following page to determine total amount due
- COSTS ARE 100% NON-REFUNDABLE ONCE COVERAGE BEGINS
- Coverage is contingent upon receipt of premium payment
- No coverage will be deemed in effect until the accurate premium is received by the company or their representative

EXCLUSIONS
The following exclusions are contained in the commercial general liability coverage you are purchasing: Abuse, molestation, harassment or sexual conduct; Aircraft/hot air balloon; Airport; Amusement devices (the ownership, operation, maintenance or use of: any mechanical or non-mechanical ride, slide, or water slide, any inflatable recreational device, any bungee operation or equipment, any vertical device or equipment used for climbing – either permanently affixed or temporarily erected, or dunk tank. Amusement devices do not include any video or computer games or any device that is specifically designed for the training or instruction of the activity for which you are enrolled); Animals (injury or death to, or injury, death or property damage caused by any animal owned, rented, or hired by you); Asbestos; Commercial general liability standard exclusions (CG00010 4/13 edition); Cryogenic Chambers/Therapy; Cycling (Other than stationary); Employment-related practices; Fireworks; Fungi or bacteria; Haunted attractions; Instruction/activity being held on or in open water; Lead; Medical, therapy or health care services; Nuclear energy liability; Operation, ownership or management of a commercial sports facility; Performers; Physicals/stress testing; Physical therapy, massage or salon services; Rodeos; Saddle animals; Sale or distribution of medicinal, herbal and/or nutritional products; Snowmobile; Violation of statutes that govern e-mails, faxes, phone calls, or other methods of sending material or information. Those operations listed as ineligible: Certified athletic trainers, Coaching of organized competitive athletic teams, Instruction of the following sports: Canoeing, Cycling, Dance, Diving, Equestrian, Kayaking, Lifeguarding, Martial arts, Rowing, Scuba diving, Skiing, Surfing, Instructors under the age of 18, Instructors employment as an exempt or non-exempt employee of a school, university or college.

PAGE 2 OF 3 – YOU MUST RETURN ALL 3 PAGES
Applicable in AL, AR, DC, LA, MD, NM, RI and WV – Any person who knowingly (or willfully) presents a false or fraudulent claim for payment of a loss or benefit or knowingly (or willfully) presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison. *Applies in MD only.

Applicable in CO – It is unlawful to knowingly provide false, incomplete, or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance and civil damages. Any insurance company or agent of an insurance company who knowingly provides false, incomplete, or misleading facts or information to a policyholder or claimant for the purpose of defrauding or attempting to defraud the policyholder or claimant with regard to a settlement or award payable from insurance proceeds shall be reported to the Colorado Division of Insurance within the Department of Regulatory Agencies.

Applicable in FL and OK – Any person knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing any false, incomplete, or misleading information is guilty of a felony (of the third degree)*. *Applies in FL only.

Applicable in KS – Any person who knowingly and with intent to defraud, presents, causes to be presented or prepared with knowledge or belief that it will be presented to or by an insurer, purported insurer, broker or any agent thereof, any written statement as part of, or in support of, an application for the issuance of, or the rating of an insurance policy for personal or commercial insurance, or a claim for payment or other benefit pursuant to an insurance policy for commercial or personal insurance which such person knows to contain materially false information concerning any fact material thereto; or conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act.

Applicable in KY, NY, OH and PA – Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties* (not to exceed five thousand dollars and the stated value of the claim for each such violation)*. *Applies in NY only.

Applicable in ME, TN, VA and WA – It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties (may)* include imprisonment, fines and denial of insurance benefits. *Applies in ME only.

Applicable in NJ – Any person who includes any false or misleading information on an application for an insurance policy is subject to criminal and civil penalties.

Applicable in OR – Any person who knowingly and with intent to defraud or solicit another to defraud the insurer by submitting an application containing a false statement as to any material fact may be violating state law.

NOTE: Any requests to amend or change coverage or the information reported on the enrollment form must be submitted in writing to Sadler & Company, Inc.

### TOTAL COST SUMMARY

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Program Premium (option selected on page 2 of 3)</td>
<td>$</td>
</tr>
<tr>
<td>Risk Purchasing Group Membership Fee (required)</td>
<td>$ 15.00</td>
</tr>
<tr>
<td>TOTAL COST DUE NOW</td>
<td>$</td>
</tr>
</tbody>
</table>

### PLEASE READ AND SIGN - WARRANTY STATEMENT

I understand that the insurance company, in determining whether to provide insurance coverage, will rely on the information contained in this form and all other information being submitted. I hereby warrant, represent and confirm that, to the best of my knowledge, all information provided is complete, true and correct.

I am aware that the insurance company expects accurate reporting for my premium calculation. I understand that my books and records may be examined or audited by the insurance company at any time during the coverage period and up to three years afterwards. Intentional misrepresentation or misreporting may jeopardize coverage.

I further acknowledge that I have reviewed all information provided with this enrollment form and understand the exclusions that apply, as well as the activities and operation for which coverage is not provided.

I understand that this enrollment provides the option for me to select General Liability. However, Sadler offers other types of insurance policies that are not available on this online enrollment such as Medical Expense, Workers' Compensation, Excess Liability, Property (building and contents), Equipment, Event Cancellation, Cyber Risk, Business Auto, Professional Liability, etc. If I am interested in a quote for these other types of policies, I will need to inform Sadler in writing, sport3@sadlersports.com.

Applicant Signature: __________________________________ Date: __________________

Printed Name: __________________________________ Title: __________________

PAGE 3 OF 3 – YOU MUST RETURN ALL 3 PAGES
HOW TO OBTAIN COVERAGE

1. For instant proof of coverage - APPLY ONLINE at http://www.sadlersports.com/sportsinstructor

2. If you do not apply online, remit the completed and signed enrollment form, corresponding premium payment, and a copy of your current certification, if any, to:

   Sadler & Company, Inc.  Phone: 1-803-254-6311 or 1-800-622-7370
   PO Box 5866  Fax: 1-803-256-4017
   Columbia, SC 29250-5866  Email: instructor@sadlersports.com

3. You will be notified by Sadler and Company, Inc., if for any reason, your submission to this insurance program is declined or determined to be ineligible for coverage and your premium payment will be returned.

4. If Sadler & Company, Inc., needs additional information or if there are any problems with your submission, an email will be sent to the email address provided on the application.

5. If your enrollment is accepted, Sadler & Company, Inc will issue your coverage documents and a verification of coverage email will be sent to the email address provided on the application.

6. Coverage will become effective the day after your enrollment form and premium payment are received by Sadler & Company, Inc, or on a later date that you may specify.

7. Coverage is provided on a one-year or two-year basis depending upon which option you purchase.

8. Please allow 6 business days for processing – we CANNOT rush your proof of coverage. If you need faster processing, apply online and you will have your coverage documents instantly.

HOW TO SEND A CHECK VIA FAX

1. Make the check payable to Sadler & Company Inc.

2. Make check out for the correct dollar amount, “TOTAL COST DUE NOW” shown on page 3 of 3 of the application.

3. Sign and date the check.

4. Make a photocopy of the completed check.

5. On the photocopied page, please write in the following information:
   a) Transit Number – these are the small numbers with the “-“ and/or “/” in it; usually found somewhere near the check number and place for the date in the upper right hand corner
   b) Name and address of your bank as it appears on your check – please do not look up the address in the phone book, we only need the information exactly as it appears on your check

6. Fax the photocopied page of your check with your completed application to 803-256-4017 or scan/email it to instructor@sadlersports.com.

IMPORTANT NOTES:
- Do NOT void the check.
- Keep the original check in case we need you to forward it to us at a later time.
- This check may be processed as an EFT / ACH {electronic funds transfer} which may cause your check to clear immediately. If you do not wish to have your check processed electronically, please mail the application along with the check to the address listed below.
- Do NOT fax cash, money orders, starter checks, cashier checks, counter checks, purchase orders, warrants or checks that require two signatures. These items must me mailed with the application to our office for processing.
- Due to the high volume of faxes and emails we receive on a daily basis, we do not send confirmations acknowledging receipt of transmissions.

Sadler & Company, Inc. is an independent insurance agency organized under the laws of the State of South Carolina, U.S.A. Its principal owner, John M. Sadler, is licensed to transact insurance business in all states and the District of Columbia. Sadler & Company, Inc.’s principal place of business is 3014 Devine St., Columbia, SC 29205

DBA/AKA Sadler Insurance Agency in CA License #0B57651, Sadler & Company of SC, Inc. - Arkansas (Lic. #254179), Sadler Agency - New York (PC-532473,LA-532473 and BR-532473), Sadler and Company - Vermont (License #577), DBA S&C Agency, Inc in KY (Lic. #624039), Sadler and Company, Inc. in MN (Lic. #20499566), S&C Agency, Inc. (Sadler & Company, Inc.) in OH (Lic. #33390), Sadler & Company Insurance Agency, Inc. in UT (Lic. #105192), Sadler and Company Inc. in TX (License #19495).