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2019 Sports Interruption Insurance Program Plan Description

for elite/travel amateur teams

Underwritten by Federal Insurance Company,
2018 A.M. Best rated A++ (Superior)*

*A.M. Best rating ranges from A++ to D. This rating is an indication of a company's financial strength and ability to meet obligations to its insureds

Apply online at www.sadlersports.com/sportsinterruptioninsurance for easiest enrollment!

Win/Win for Both Parents and Local Sports Associations

Registration fees for elite/travel amateur sports associations can be very expensive with per-participant fees ranging from \$1,000 to \$10,000 per registration period.

Parents may feel uncomfortable risking the guaranteed payment of expensive registration fees due to concerns over injury and sickness and the risk that their child may miss part of or the entire season. On the other hand, sports associations can't afford to refund these fees as they count on them to meet their budgets throughout the season.

Solution: Sports Interruption Insurance is an affordable way for both parents and sports associations to address these risks. Sports associations can build the insurance costs for all participants into their registration fees as rates average around 1% to 2% of registration fees for normal risk sports (ex: soccer, lacrosse, baseball, softball.) Policy is subject to a \$2000 minimum premium. See enrollment rate chart for actual rates.

PLAN BENEFIT HIGHLIGHTS

Eligible Persons: All participants enrolled in a covered activity sponsored by policyholder and for which the registration fee has been paid.

Program Fee Refund Benefit: We will provide reimbursement of a sports participant's non-refundable program fee, up to \$10,000 per season, if the participant is prevented from playing or participating in a sports program as a result of death, injury or sickness. Such injury or sickness must be certified by a doctor, and be so disabling as to cancel participation in the sports activity. Benefits start once the participant has missed more than 14 days of the sports program. Benefits are calculated based on the number of days the participant missed.

Plan Options:

1. **Basic Plan:** Coverage applies if the participant is injured while participating in a sponsored sports activity, or while traveling to or from such activity.
2. **24-Hour Buy-Up Plan:** Coverage applies for losses resulting from an accident or sickness, anytime, 24 hours a day, during the sports program.

CLAIM EXAMPLES*

Out for entire season: A participant suffers a broken arm during a covered baseball game and a doctor certifies that he will be out for the rest of the season. The registration period spans from a start date of March 15 to an end date of June 15 (92 days). The participant registration fees of \$2,500 are fully paid and non-refundable. The date of the injury was April 15 and there are 61 days remaining in the registration period. The refund owed to the participant is computed as follows: $\$2,500 \times 61 \text{ days} / 92 \text{ days} = \$1,658$.

Out for part of season: A youth soccer participant suffers a concussion during a covered game and is under the care of a doctor who provides medical clearance to return after 30 days. The registration period spans from August 15 to December 15 (122 days). The injury is sustained on September 15 and the participant returns on October 15 for a total of 30 missed days. The participant registration fees of \$1,800 are fully paid and non-refundable. The refund owed to the participant is computed as follows: $\$1,800 \times 30 \text{ days} / 122 \text{ days} = \443 .

**These are examples of how benefit payments are calculated and should not be taken as a guarantee of payment. Each claim is adjudicated on its merits.*

DISCLAIMER: THIS PLAN DESCRIPTION IS FOR ILLUSTRATIVE PURPOSES ONLY AND NOT A CONTRACT OF INSURANCE. PLEASE SEE THE ACTUAL POLICY FOR ALL COVERAGES, LIMITS, CONDITIONS, DEFINITIONS, AND EXCLUSIONS.