2026 American Youth Football & American Youth Cheer Endorsed Insurance Plan

Coverage starts March 1, 2026 or on the date this completed Enrollment form and premium payment are received by Sadler Insurance, whichever is later, and continues for 12 months from effective date.

Available Only for Members of American Youth Football & American Youth Cheer

How to join AYF/AYC: There are two options when purchasing membership with American Youth Football & American Youth Cheer

- **Option 1:** Visit joinayf.com to register your teams and receive the insurance password. You will need the insurance password to purchase coverage online at sadlersports.com/ayf or by using the attached Enrollment Form.
- **Option 2:** Purchase your AYF/AYC membership as part of the insurance enrollment process. A membership fee of $45 per tackle team, $30 per flag team, and/or $45 per cheer/dance/step squad will be added to your total. Registration information will be forwarded to AYF/AYC and you will receive email instructions on how to access non-insurance membership benefits.

How to apply for coverage – Organizations to insure: To follow is the best way to apply for coverage from most desirable to least desirable to protect all organizations and respective directors and officers:

1. Conference – apply with single application under the name of the conference, list all member associations and pay premium on behalf of all teams. When applying as a conference, coverage is automatically extended at no additional charge for conference all star teams and hosting regional championships and other tournaments.
2. Association – apply with single application under the name of the association and pay premium on behalf of all teams. When applying as an association, coverage is not extended to the conference and its respective directors and officers.
3. Team – when applying as a single team, coverage is not extended to the association or conference and their respective directors and officers.

Accident Medical Insurance Plan Description

Underwritten by Zurich American Insurance Company (A.M. Best rated A+, XV)

Purpose of Coverage: The coverage provides Accident Benefits for covered losses while the coverage is in force for defined Insureds, subject to the following limits and exclusions.

Who is Covered: Insured persons include tackle and flag football players, cheerleaders, coaches, managers, officials, employees, staff members, independent contractors, volunteers, team workers, media personnel, VIP's of the participating organization of the plan sponsor.

What is Covered: Accidental injuries that occur during Covered Activities. Covered Activities are scheduled, approved and adult supervised team or association activities including, but not limited to, tryouts, practice, play, tournaments, clinics, fundraisers, award banquets, team outings, and parades including direct travel to and from the place of such covered activity. Coverage is included for set-up, tear-down, and management of each event.

Limits Afforded by this Policy:

- **$100,000 Accident Medical-Excess**
- Benefits are excess to any other valid and collectible insurance covering the same injury
- A deductible of $0, $100, $250 or $500 may apply. The amount of the deductible depends on the insurance plan/option your organization purchases.
- Benefit period is 104 weeks
- $10,000 face amount for Accidental Death and Specific Losses

Synopsis of Coverage – Accident Medical Expense: The Company will pay excess over and above any amount(s) paid or payable under any other insurance plan or union welfare plan, or prepayment arrangement, any federal, state or other governmental plan or law, whether provided on an individual basis or by membership in an association whether insured or uninsured, incurred as a result of any one accident up to the maximum benefit indicated in the plan selected and subject to the plan's deductible. **Accidental Death & Specific Loss:** If injury to the Eligible Person results in the death or dismemberment of the eligible person, within six months after the date of the accident, the Company will pay the benefit as provided by the plan selected.

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General Liability Insurance Plan Description

Underwritten by State National (AM Best rated A, X) all states except NJ and ME., Sirius Point (AM Best rated A-, XV) in NJ and ME.

Purpose of Coverage: The Commercial General Liability Insurance covers claims for bodily injury, property damage, participant legal liability and personal/advertising injury. There is a $1,000,000 per occurrence limit for Bodily Injury and Property Damage (you can increase the limit to $2,000,000 for an additional charge – refer to the enclosed Rate Chart). In addition, a $5,000,000 each occurrence option is available if it is a contractual requirement of a certificate holder, but you must contact Sadler Insurance for further instructions.

Who is Protected:

Insured – Coverage is provided for the AYF or AYC member organization that is listed under "Section I – Identification" on the Accident/General Liability Enrollment Form and its officers, directors, employees, managers, coaches, game officials and other managing personnel, while acting on behalf of the insured football team or cheer squad.

Additional Insured – "Additional Insured" status will be afforded to facility or property owners such as cities, municipalities, school districts, individuals, etc. Additional Insured certificates may be requested on Section III of the Enrollment Form.

Limits Afforded by this Policy:

Each Occurrence Limit: ***Choice of*:**	Option 1: $1,000,000	Option 2: $2,000,000
General Aggregate Limit	$3,000,000 ($5,000,000 General Aggregate available for additional charge)	
Products-Completed Operations Aggregate Limit	$1,000,000	
Personal and Advertising Injury Limit	$1,000,000	
Participant Liability (other than neurodegenerative)*	$1,000,000	
Participant Liability Neurodegenerative*	$1,000,000	
Sexual Abuse and Molestation **	$1,000,000 Each Occurrence /$2,000,000 Aggregate	
Damage to Premises Rented to You	$300,000	
Premises Medical Payments	EXCLUDED	
Non-Owned & Hired Auto Liability	$1,000,000***	

Summary of Coverages Afforded by this Policy:

- Ownership, maintenance, or use of football fields, stands, and playing areas by AYF or AYC members.
- All activities necessary or incidental to the conduct of practice, exhibition, scheduled and post-season games or competitions
- Sale of Concession Food Products
- Fundraising, meetings, and award banquets
- Cost of Investigation and defense against claims
- Liability assumed under certain insured written contracts
- Advertising Liability
- Legal Liability for libel, slander, defamation of character, wrongful eviction, and invasion of privacy

Waiver/Release Requirement* Coverage for participant liability is voided unless you have a system in place to collect waiver/release forms on all youth players.

Sex Abuse & Molestation** As regards coverage for Sex Abuse & Molestation, coverage shall not apply if the insured conference/association/team does not meet the following risk management guidelines:

1. Have a system in place and running criminal background checks on paid staff and volunteers.
2. Have written policies and procedures that include sexual abuse & molestation prevention.
3. Have written procedures that include a response plan for allegations of sexual abuse & molestation. The plan must specify that law enforcement is to be contacted in the event of an allegation.

Non-Owned & Hired Auto Liability*** Provides coverage if the insured organization is sued as a result of liability arising out of the use of an auto on insured organization business if such auto is not owned by the insured organization (ex: parent's auto, auto that is borrowed from a church or is hired from a rental car company.) Coverage is excluded for 15 passenger vans. There is no coverage for the driver of any auto while transporting youth or adult participants. This policy does not cover physical damage to the non-owned or hired auto itself and, as a result, separate arrangements must be made for such coverage.

Major Exclusions in this Policy:

- The use of owned automobiles, buses, watercraft, and aircraft
- Property of others in the care, custody, and control of the insured
- Injury or death of an employee
- Cheerleading Pyramids over 2-1/2 persons high and cheerleading activities using trampolines and springboards
- Parades. Contact Sadler for special arrangements for parade coverage.
- Assault and Battery (legal defense only)

This Accident and General Liability summary is only a brief description of the limits and coverages provided. Only the actual policy (which is available upon request from Sadler) includes the actual limits, coverages, exclusions and conditions.

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2026 Rate Charts with Accident Deductible Options

($500 Deductible)

Rates are based on the number of teams in each age division within your organization

Charges per Team or Squad **$500 Accident Deductible** Class 1 Cheer includes INSPIRATION Cheer	**Option #1** $100,000 Accident & **$1,000,000** General Liability	**Option #2** $100,000 Accident & **$2,000,000** General Liability
Tackle Football – 6u Division	$243.14	$278.79
Tackle Football – 7u Division	$243.14	$278.79
Tackle Football – 8u Division	$243.14	$278.79
Tackle Football – 9u Division	$243.14	$278.79
Tackle Football – 10u Division	$277.20	$312.85
Tackle Football – 11u Division	$277.20	$312.85
Tackle Football – 12u Division	$277.20	$312.85
Tackle Football – 13u Division	$370.66	$406.30
Tackle Football – 14u Division	$370.66	$406.30
Tackle Football – 15u Division	$370.66	$406.30
Tackle Football (Girls) – 17u Division	$469.94	$505.58
Flag Football – (Age 4-17)	$85.53	$98.83
7v7 Passing Team (ages 5-17)	$85.53	$98.83
Flag/Touch Plus (limited contact with hands only)	$163.07	$172.06
INSPIRATION Flag Football (*Handicapped*) – ALL TEAMS (Age 5-22)	$85.53	$98.83
CLASS 1: Cheer Squads **Affiliated with** Your Football Teams (Ages 5-18) (Inspiration-up to age 22)	NO CHARGE	NO CHARGE
CLASS 2: Cheer/Dance/Step Squads **Affiliated With** Your Football Teams That Will **Also Participate In Competitions** Other Than Local Association or Official AYC Regional or National Championships. *(NOTE: Class 2 squads must also be Class 1 and you must show the # of squads for each class.)* (Ages 5-18)(Inspiration-up to age 22)	$ 57.40	$ 73.18
CLASS 3: Cheer/Dance/Step Squads **Not Affiliated With** Your Football Teams (Independent Cheer/Dance/Step Squads). (Ages 5-18) (Inspiration-up to age 22)	$105.78	$115.11

Charges shown include premiums and marketing/administrative fees.

Option #3 $100,000 Accident and $5,000,000 General Liability each occurrence is available if it is a contractual requirement of a certificate holder, but you must contact Sadler Insurance for further instructions

NOTE TO ALL AGENTS & BROKERS – there are no commissions included in this program. Charges are NET and may not be altered on the enrollment form. In addition, proof of coverage will be sent directly to the organization and will not be sent to an agent.

2026 Rate Charts with Accident Deductible Options

($250 Deductible)

Rates are based on the number of teams in each age division within your organization

Charges Per Team or Squad **$250 Accident Deductible** Class 1 Cheer includes INSPIRATION Cheer	**OPTION #4** $100,000 Accident & **$1,000,000** General Liability	**OPTION #5** $100,000 Accident & **$2,000,000** General Liability
Tackle Football – 6u Division	$251.11	$286.75
Tackle Football – 7u Division	$251.11	$286.75
Tackle Football – 8u Division	$251.11	$286.75
Tackle Football – 9u Division	$251.11	$286.75
Tackle Football – 10u Division	$289.52	$325.16
Tackle Football – 11u Division	$289.52	$325.16
Tackle Football – 12u Division	$289.52	$325.16
Tackle Football – 13u Division	$393.86	$429.50
Tackle Football – 14u Division	$393.86	$429.50
Tackle Football – 15u Division	$393.86	$429.50
Tackle Football (Girls) – 17u Division	$504.71	$540.35
Flag Football – (Age 4-17)	$89.15	$102.45
7v7 Passing Team (ages 5-17)	$89.15	$102.45
Flag/Touch Plus (limited contact with hands only)	$168.87	$177.86
INSPIRATION Flag Football (*Handicapped*) – ALL TEAMS (Age 5-22)	$89.15	$102.45
CLASS 1: Cheer Squads **Affiliated with** Your Football Teams (Ages 5-18) (Inspiration-up to age 22)	NO CHARGE	NO CHARGE
CLASS 2: Cheer/Dance/Step Squads **Affiliated With** Your Football Teams That Will **Also Participate In Competitions** Other Than Local Association or Official AYC Regional or National Championships. *(NOTE: Class 2 squads must also be Class 1 and you must show the # of squads for each class.)* (Ages 5-18)(Inspiration-up to age 22)	$ 58.85	$ 74.63
CLASS 3: Cheer/Dance/Step Squads **Not Affiliated With** Your Football Teams (Independent Cheer/Dance/Step Squads). (Ages 5-18) (Inspiration-up to age 22)	$110.13	$119.46

Charges shown include premiums and marketing/administrative fees.

Option #6 $100,000 Accident and $5,000,000 General Liability each occurrence is available if it is a contractual requirement of a certificate holder, but you must contact Sadler Insurance for further instructions

NOTE TO ALL AGENTS & BROKERS – there are no commissions included in this program. Charges are NET and may not be altered on the enrollment form. In addition, proof of coverage will be sent directly to the organization and will not be sent to an agent.

2026 Rate Charts with Accident Deductible Options

($100 Deductible)

Rates are based on the number of teams in each age division within your organization

Charges Per Team or Squad **$100 Accident Deductible** Class 1 Cheer includes INSPIRATION Cheer	**Option #7** $100,000 Accident & **$1,000,000** General Liability	**Option #8** $100,000 Accident & **$2,000,000** General Liability
Tackle Football – 6u Division	$254.01	$289.65
Tackle Football – 7u Division	$254.01	$289.65
Tackle Football – 8u Division	$254.01	$289.65
Tackle Football – 9u Division	$254.01	$289.65
Tackle Football – 10u Division	$297.49	$333.13
Tackle Football – 11u Division	$297.49	$333.13
Tackle Football – 12u Division	$297.49	$333.13
Tackle Football – 13u Division	$409.79	$445.44
Tackle Football – 14u Division	$409.79	$445.44
Tackle Football – 15u Division	$409.79	$445.44
Tackle Football (Girls) – 17u Division	$528.62	$564.26
Flag Football – (Age 4-17)	$92.77	$106.07
7v7 Passing Team (ages 5-17)	$92.77	$106.07
Flag/Touch Plus (limited contact with hands only)	$172.49	$181.48
INSPIRATION Flag Football (*Handicapped*) – ALL TEAMS (Age 5-22)	$92.77	$106.07
CLASS 1: Cheer Squads **Affiliated with** Your Football Teams (Ages 5-18) (Inspiration-up to age 22)	NO CHARGE	NO CHARGE
CLASS 2: Cheer/Dance/Step Squads **Affiliated With** Your Football Teams That Will **Also Participate In Competitions** Other Than Local Association or Official AYC Regional or National Championships. *(NOTE: Class 2 squads must also be Class 1 and you must show the # of squads for each class.)* (Ages 5-18)(Inspiration-up to age 22)	$59.58	$75.36
CLASS 3: Cheer/Dance/Step Squads **Not Affiliated With** Your Football Teams (Independent Cheer/Dance/Step Squads). (Ages 5-18) (Inspiration-up to age 22)	$113.75	$123.08

Charges shown include premiums and marketing/administrative fees.

Option #9 $100,000 Accident and $5,000,000 General Liability each occurrence is available if it is a contractual requirement of a certificate holder, but you must contact Sadler Insurance for further instructions

NOTE TO ALL AGENTS & BROKERS – there are no commissions included in this program. Charges are NET and may not be altered on the enrollment form. In addition, proof of coverage will be sent directly to the organization and will not be sent to an agent.

2026 Rate Charts with Accident Deductible Options

($0 Deductible)

Rates are based on the number of teams in each age division within your organization

CHARGES PER TEAM OR SQUAD **$0 Accident Deductible** Class 1 Cheer includes INSPIRATION Cheer	**OPTION #10** $100,000 Accident & **$1,000,000** General Liability	**OPTION #11** $100,000 Accident & **$2,000,000** General Liability
Tackle Football – 6u Division	$264.88	$300.52
Tackle Football – 7u Division	$264.88	$300.52
Tackle Football – 8u Division	$264.88	$300.52
Tackle Football – 9u Division	$264.88	$300.52
Tackle Football – 10u Division	$311.25	$346.90
Tackle Football – 11u Division	$311.25	$346.90
Tackle Football – 12u Division	$311.25	$346.90
Tackle Football – 13u Division	$435.15	$470.79
Tackle Football – 14u Division	$435.15	$470.79
Tackle Football – 15u Division	$435.15	$470.79
Tackle Football (Girls) – 17u Division	$567.03	$602.67
Flag Football – (Age 4-17)	$95.68	$108.98
7v7 Passing Team (ages 5-17)	$95.68	$108.98
Flag/Touch Plus (limited contact with hands only)	$177.56	$186.55
INSPIRATION Flag Football (*Handicapped*) – ALL TEAMS (Age 5-22)	$95.68	$108.98
CLASS 1: Cheer Squads **Affiliated with** Your Football Teams (Ages 5-18) (Inspiration-up to age 22)	NO CHARGE	NO CHARGE
CLASS 2: Cheer/Dance/Step Squads **Affiliated With** Your Football Teams That Will **Also Participate In Competitions** Other Than Local Association or Official AYC Regional or National Championships. *(NOTE: Class 2 squads must also be Class 1 and you must show the # of squads for each class.)* (Ages 5-18)(Inspiration-up to age 22)	$60.30	$76.08
CLASS 3: Cheer/Dance/Step Squads **Not Affiliated With** Your Football Teams (Independent Cheer/Dance/Step Squads). (Ages 5-18) (Inspiration-up to age 22)	$116.65	$125.98

Charges shown include premiums and marketing/administrative fees.

Option #12 $100,000 Accident and $5,000,000 General Liability each occurrence is available if it is a contractual requirement of a certificate holder, but you must contact Sadler Insurance for further instructions

NOTE TO ALL AGENTS & BROKERS – there are no commissions included in this program. Charges are NET and may not be altered on the enrollment form. In addition, proof of coverage will be sent directly to the organization and will not be sent to an agent.

2026 Insurance Enrollment Form
American Youth Football & American Youth Cheer
Endorsed Accident & General Liability Insurance Plan

SECTION I: IDENTIFICATION

Name of Sports Organization:		
Contact Name:		
Mailing Address:		
City:	**State:**	**Zip:**
Phone:	**Cell:**	
Email:	**Website:**	

Is the organization listed above a: ❑ Team ❑ Association* ❑ Conference*

_____ (Initial) *I understand that if applying as a multi-team association and/or conference, General Liability coverage for my association and/or conference as an entity, and respective directors and officers, may be voided unless insurance is reported and paid on behalf of ALL teams under such association and/or conference, whether they will participate in regional or national championships or not. Also, if applying as a conference, I will submit a list of all association names as a part of this enrollment.

Charge Computation

_____(Initial)*I understand, when calculating the number of teams within the organization, I MUST purchase coverage for every team in each age division within the organization. Under reporting may void coverage and prevent claims from being paid. A single team may not exceed 36 players. The # of teams/squads reported will be cross-referenced with AYF membership registrations and with your websites.

Examples (for your reference, but apply to your own situation)

Conference – If you have 5 Associations with 5 teams within each association = 25 teams to be reported.

Association - If your association has 5 teams that are separated based on age, division, etc. and 36 or fewer players.(EX: 6/7/8, 9/10, 11/12, 13/14, Flag) = 5 teams to be reported.

Team – You are only one (1) team if all of your players are in the same age, division, etc and 36 or fewer players on the team. Otherwise, you must report more than one team.

Option of Coverage Limit (From rate tables): ❑1 ❑2 ❑3 ❑4 ❑5 ❑6 ❑7 ❑8❑9 ❑10 ❑11 ❑12

Tackle/Flag Football	# of Teams	X	Charge	=	Total Charge
Tackle Football – 6u Division		X		=	
Tackle Football – 7u Division		X		=	
Tackle Football – 8u Division		X		=	
Tackle Football – 9u Division		X		=	
Tackle Football – 10u Division		X		=	
Tackle Football – 11u Division		X		=	
Tackle Football – 12u Division		X		=	
Tackle Football – 13u Division		X		=	
Tackle Football – 14u Division		X		=	
Tackle Football – 15u Division		X		=	
Tackle Football (Girls) – 17u Division		X		=	
Flag Football – All Teams (Ages 4-17)		X		=	
7v7 Passing Team(s) (Ages 5-17)		X		=	
Flag/Touch Plus (limited contact with hands only)		X		=	
INSPIRATION Flag Football (Handicapped)-All Teams (Ages 5-22)		X		=	
Cheer/Dance/Step Squads	**# of Squads**	**X**	**Charge**	**=**	**Total Charge**
CLASS 1: Cheer Squads **Affiliated with** Your Football Teams (Ages 5-18) (Inspiration-up to age 22)		X	NO CHARGE	=	NO CHARGE
Class 2: Cheer/Dance/Step/INSPIRATION Squads **affiliated with** your football teams that will **also participate in competitions** (Ages 5-18 Inspiration-up to age 22)		X		=	
Class 3: Cheer/Dance/Step/INSPIRATION Squads **not affiliated with** your football teams (independent cheer/dance/step squads). (Ages 5-18) (Inspiration-up to age 22)		X		=	
			Total Charge Due:		

Underwriting Information

1. Total number of football players in your organization: _____
2. Total number of cheerleaders in your organization: _____
3. _____(Initial) I understand that I must purchase membership through AYF for ALL teams and squads for which I have purchased insurance.
4. _____(Initial) I understand that if additional teams are formed, that I will report and pay additional charges to both AYF and Sadler Sports Insurance under Add/Delete form.
5. Please indicate the name of your prior agency or insurance carrier: _____
6. Have you ever had a sexual abuse/molestation claim? ❑ Yes ❑ No
7. Have you had any claim greater than $25,000 over the past three years? ❑ Yes ❑ No

AYF Membership Confirmation:

❑ Option 1: I have registered my teams and received the insurance password.
AYF Insurance Password:_____

❑ Option 2: I would like to purchase youth AYF/AYC membership as part of my insurance enrollment process.
_____(initials) I understand that I will be charged a membership fee of $45 per tackle team, $30 per flag team, and/or $45 per cheer/dance/step squad. Registration information will be forwarded to AYF/AYC and you will receive email instructions on how to access non-insurance membership benefits.

Important Information

- **Waiver & Release of Liability Forms –** Coverage for participant liability is voided unless you have a system in place to collect waiver/release forms on all youth players. A sample Waiver & Release form can be found at www.sadlersports.com/ayf.
- **Risk Management –** It is agreed that the insured organization will follow the National High School Federation safety rules as adopted by your state. In addition, all head coaches (football & cheer) will have prior experience as either a former participant or coach in the sport. Implementation of Child Abuse and other Misconduct Risk Management Program, the Brain Injury Risk Management program for Youth Football & Cheer and Sample AYF/AYC Risk Management Plan is highly recommended. These programs can be found at www.sadlersports.com/ayf
- **American Youth Football & American Youth Cheer Membership** – It is agreed that the organization has applied for new or renewal membership and registered **all** tackle, flag, and cheer teams/squads with AYF/AYC with American Youth Football and/or American Youth Cheer by either going online at www.joinayf.com and completing the online registration, paying the appropriate membership fees and returning it with this enrollment form and premium payment. **Failure to complete the membership process will result in no coverage being bound.** In continuing this application for the AYF Endorsed Insurance Program, I certify that I have read and will comply with the terms of service agreement as stated on www.joinayf.com.
- **Effective & Expiration Dates -** I/We understand that the coverage begins on the date the completed insurance enrollment form is received and approved by Sadler Insurance (concurrent with payment of the entire charges) or March 1, 2026, whichever date is later. Coverage expires 12 months from effective date.
- **Cancellation/Voiding Application** - I/We understand that charges are fully earned at inception and there are no provisions for cancellation of coverage, except by the carrier for non-payment of charges due. In the event that Sadler Insurance determines that the applicant does not qualify for this program, has not accurately answered a question, has under reported teams/squads, or has tendered an invalid check/credit card or one with insufficient funds, it will immediately void all coverages as of the effective date and notify all certificate holders.
- This enrollment provides the option for the organization to select Accident(Medical Expense), General Liability, Directors & Officers Liability, Crime and Equipment. However, Sadler offers other types of insurance policies that are not available on this enrollment such as Workers' Compensation, Excess Liability, Property (building and contents), Event Cancellation, Cyber Risk, Business Auto, Professional Liability, etc. If you are interested in a quote for these other types of policies, you will need to inform Sadler in writing, sport3@sadlersports.com.
- **Risk Purchasing Group:** General Liability insurance is provided to members of ERS Risk Purchasing Group Association, Inc. which is domiciled in Illinois ("RPG"). By applying for General Liability, you are considered to be applying for membership in the RPG. In some states, RPG members may not have the protection of an insolvency guaranty fund.

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, and should my figures exceed my estimates during the coverage term I will make arrangements to pay the additional premium. 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 understand and agree that the charges shown include (1) a normal commission payable to Sadler Insurance and (2) a marketing/administrative fee paid to AYF in varying amounts depending on the team/squad division and age group for non-insurance services rendered. You may contact Sadler Insurance for specific details.

Signature: _____ Title:_____

Printed Name:_____ Date:_____

AGENT INFO	Sadler Insurance, Division of Specialty Program Group, LLC - PO Box 5866, Columbia SC 29250 - Agent: John Sadler
	(P) 800-622-7370 (F) 803-256-4017 Email: ayf@sadlersports.com

Sadler Insurance, Division of Specialty Program Group, LLC-AR (License #254179) D/B/A Sadler Insurance Agency - CA (License # 0B57651 John Sadler Insurance Services – MA Sadler Agency - NY (PC-532473 and LA-532473) Sadler Insurance Agency- OK/ Sadler Insurance, Division of Specialty Program Group, LLC. – TX (License #19495) / Sadler and Company-VT (License#577)