

Sports fees are non-refundable but... LIFE IS UNPREDICTABLE!



Get Sports Fee Insurance.

WIN/WIN FOR PARENTS AND SPORTS CLUBS

Sports Fee Insurance protects the non-refundable fees parents pay to a sports club/facility for their kids to participate in select sports.

It's a no-brainer! It's simple, affordable, and a one-time fee!

There's zero deductible.



BENEFIT HIGHLIGHTS

- ★ **Eligibility:** Any athlete who is officially registered with a club or select team for a specified sports season.
- ★ **Refund/Reimbursement Benefit:** We will either reimburse parents a prorated portion of the fees paid upfront, or we will take over future payments and pay the club/facility the remainder of the fees due for the season.
- ★ **Coverage:** All plans protect against season-ending injury, sickness, death or mental illness. There are also plans to protect against unexpected job loss or relocation and short-term injuries.
- ★ **Cost:** Plans start at \$15 or 1.5% of the sports fee and go up to \$25 or 2.5% and \$50 or 5% of the sports fee.

If your child can't play...you shouldn't have to pay!

CLAIM EXAMPLES

Season-ending Injury: An insured athlete tears her ACL on March 12 while skiing over Spring Break and a physician certifies that she will have to sit out the remainder of the sports season. The policy period started on January 1 and ends on June 30 (180 days). The date of loss is March 12, which is the day the injury occurred, and there are 110 days remaining until the season is over. The insured athlete's non-refundable sports fees were \$3,000, the benefit payable is computed as follows: $(\$3,000/180) \times 110 = \$1,833$.

Here is how benefits would be distributed based on two different payment scenarios:

- Paid in-full:** parent/guardian would receive \$1,833.
- Paid w/installment plan** and \$800 is owed to the sports club: the parent/guardian would receive \$1,033 and the sports club would receive \$800.

Short-term Injury: An insured athlete suffers a concussion on March 5 during a soccer tournament. The policy period started on July 1 and ends on May 31 of the following year (334 days)...soccer is a long season! The injury occurred on March 5, which is also the date of loss. He was cleared by his physician to return to his team on April 19 so he missed a total of 45 days. The insured athlete's non-refundable sports fees were \$3,500, the benefit payable is computed as follows: $(\$3,500/334) \times 45 = \472 .

Here is how benefits would be distributed based on two different payment scenarios:

- Paid in-full:** parent/guardian would receive \$472.
- Paid w/installment plan** and \$200 is owed to the sports club: the parent/guardian would receive \$272 and the sports club would receive \$200.

**The above examples are intended to show how benefits are calculated and are not a guarantee of payment. Each claim is adjudicated independently. US Sports Club Insurance is underwritten by Association Insurance Management, Inc. (AIM).*

Contact us at 833.227.6018 or visit SportsFeeInsurance.com for more details!