

## NAIA Plan Overview

We've partnered with the NAIA since 1996, providing quality insurance programs designed specifically to meet the unique needs of NAIA institutions. Download our brochures to see the products and services we offer exclusively to NAIA institutions.

- Intercollegiate Sports Basic Coverage
- Mandatory Catastrophic Coverage
- Expanded Cheerleading Coverage
- Sports Camps/Clinics
- Club and Intramural Coverage
- Student Health
- Property and Casualty
- Employee Benefits

## Expanded Cheerleading Coverage

We also have the availability to provide expanded coverage for cheerleaders where some basic accident medical or catastrophic coverage falls short. Events that can be covered with this product include camp or clinic participation, promotional events and cheerleading competitions.

## Sports Camps/Clinics

If you are a coach or organization conducting a sports camp or clinic, we offer a program uniquely designed to meet your insurance needs. The Coaches' Choice Sports Camp Insurance program protects you and your staff against third party bodily injury and property damage claims due to alleged negligence. Furthermore, the program protects your athletic participants with an accident medical insurance component.

- Our Coaches' Choice Sports Camp Insurance Program offers:
- Simple enrollment procedure
- Competitive pricing
- Prompt turnaround on certificates of insurance
- Knowledgeable staff available to answer coverage questions
- Claims coordinated by Summit America
- "A" rated insurance carrier

## Other Coverages

### **Event Cancellation Coverage**

As Hurricane Katrina showed, one devastating occurrence can have a financial impact for years to come. Whether it's the Final 4, a conference tournament, or an institution's complete sporting season, significant dollars are at stake should such a catastrophic event cause the cancellation or postponement of your event(s). Expenses, and in some cases gross revenue, can be included under this cover to address the unexpected which seems to occur more often than ever these days. In addition to hurricanes, perils such as communicable disease and terrorist acts can be included in this protection.

### **Promotional Indemnity – Prize Insurance**

Most people are familiar with half-court basketball shots and hole-in-one contests but these don't even scratch the surface of the creative ways that your school can increase its revenue. You can also partner with a sponsor which can offset the cost of insurance while increasing the sponsor's visibility, helping you to further enhance this critical relationship.

### **Weather Coverage**

Have you ever had an outdoor event impacted by rain? How much money did it cost the school? Did you know that you can protect against poor weather during your outdoor events? Rain insurance provides just such peace of mind as this coverage reimburses the institution if the insured amount of rain falls during the insured hours of the event. Simple as that! Don't let your next fundraiser be at risk.

### **Incentive Bonus**

Many institutions include incentive bonuses in their coach's contracts to help motivate and maximize a team's performance. Did you know that these bonuses are often insurable? The bonuses themselves are typically a liability on the school's balance sheet until the season is completed. Insurance coverage removes these liabilities and frees cash for the marketing – or other – department to spend in a more productive manner. This protection also stabilizes the maximum amount of financial obligation to be incurred by the school, making a successful season a truly 'win-win' scenario.