



SMIC PROVIDES ADDED PROTECTION WITH SUPERIOR SERVICE

Accidents can come from anywhere, at any time. That's why SMIC's niche expertise provides protection through competitive rates and coverage for a wide range of needs – from a one-time special event to ongoing student programs, athletic leagues, or other regularly scheduled activities throughout a season, semester, or year.

With underwriting authority in all 50 states and A-rated carrier exclusivity, SMIC delivers custom programs dedicated to the following industries:

- K-12 Education
- Colleges & Universities
- Sports & Recreation
- Public Entities
- Nonprofits and Religious Organizations
- Special Events

SMIC's programs cast a wide net of Liability, Accident and Catastrophic coverage, including:

Student Accident – Provides voluntary or mandatory coverage for students participating in K-12: Public and Private, Charter, Religious, and Preschool activities, including athletics, with limits starting at \$25,000 for most plans.

Catastrophic Accident – From an individual school to a consortium of school districts or state athletic associations, Catastrophic Accident coverage supplements the basic student accident. Typical coverage benefit limits are 10-year or lifetime for students and athletes, as well as catastrophic cash options. With a \$25,000 deductible, coverage limits can range from \$1 million up to \$6 million.

General Liability – Bodily Injury, Personal Injury, Property Damage and optional Participant Legal Liability are covered for Special Events, Fundraisers, Concerts, Sports Teams, as well as Leagues, Tournaments and Athletic Associations.

Accident Medical – Medical expenses resulting from accidents involving all participants, coaches, officials and volunteers are covered during Youth and Adults Sports, Tournaments, Camps, Mission Trips, with limits between \$5,000 and \$100,000 for most activities.

Tenant User Liability Insurance Program (TULIP) – Securing competitive short-term event specific liability coverage is made easy through online capabilities that remove administrative headaches while providing low-cost coverage for facility users, owners and managers.

Contingency Products – Coverage protects clients from the financial consequences of the unexpected happening beyond the control of the insured...including Cancellation & Abandonment, Non-Appearance, Prize Indemnity, Over Redemption, Death & Disgrace, Weather Cancellation, Transmission Failure and Ticket Protection.

Inbound International Health Insurance – Provides comprehensive health insurance benefits for international students studying in the U.S., visiting scholars, optional practical training and cultural exchange programs. Plans can be quoted on a mandatory or tight waiver basis, provide flexible benefits to meet clients' unique needs, and include best in class administration services.



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Accidents aren't supposed to happen... But they do