



10 Reasons Why Accident Insurance is Important

Whether it's a minor sprain or a more severe injury, student and student-athlete accident insurance offers crucial protection for injuries sustained in school-related incidents. Accidents can occur unexpectedly, and the proper insurance coverage can significantly reduce the stress associated with such situations. Our experts provide valuable insight into the importance of student accident insurance.

- 1 Covers uninsured/underinsured **participants, students, athletes, volunteers** during activities or events.
- 2 Picks up deductibles and co-payments in major medical plans **preventing out-of-pocket expenses** for a claimant.
- 3 Helps to prevent simple injuries from developing into **contentious liability claims**.
- 4 Can help to generate credits/premium savings on the **General Liability** policy.
- 5 Does **not** require negligence to be proven in order for the policy to cover.
- 6 Gives the insured organization "**peace of mind**" knowing that gaps in existing coverage is filled.
- 7 **Simple** application process means coverage can be activated quickly.
- 8 Great for **Public Relations** for the insured organization.
- 9 Accident policies are **small in premium** and typically pay for themselves in the long run.
- 10 Can allow **Participant Legal Liability** to be added to the **General Liability** policy.

Specialty accident and catastrophic coverage for schools, students and sports. Eligible accounts include child care, home school groups, K-12, and much more. Available in all 50 states and underwritten with multiple A-rated admitted carriers.

SMIC, part of the Amwins Underwriting division, has been handling accident and catastrophic accounts with integrity for over 35 years. With custom quotes, fast turnaround times, and accurate underwriting, your clients are covered with expert care.

To learn more about our [student accident program](#), contact:

Nate Walker, SVP
Special Markets Insurance Consultants
(773) 759-3322
nate.walker@amwins.com