



Property and Casualty
Sports and Entertainment Group

Valor and the STEP Program

Enhancing the youth sports experience together.

Through our partnership with Valor and our launch of the Sports Tuition Expense Protection (STEP) program, NFP is taking action to advance our community impact and enhance the youth sports experience for kids and their families.

Valor, driven by the vision and leadership of Pat LaFontaine, is an initiative focused on creating inclusive, community-based programs that build character, life skills and values through youth sports. Pat is one of the greatest players in National Hockey League history and an ambassador for NFP's Sports and Entertainment Group. **NFP and Valor are collaborating to elevate the positive impact of youth sports participation on children, families and communities.**

**Empowering a better
youth sports experience.**

"With the adoption of Valor programs across the country, more kids will have more positive experiences with athletics, and the discipline, teamwork and respect they learn from participating in the programs will benefit them throughout their lives."

**Doug Hammond,
Chairman and CEO, NFP**

To complement the Valor partnership, NFP created the STEP program, an innovative solution that provides reimbursement for sports activity fees for families when their children can't participate due to injury or sickness of the player or a close family member, or if the family relocates.

A family's financial obligations don't go away when a child suffers an injury and has to sit out. STEP provides some peace of mind for families, removes any pressure to rush an athlete back into action before they're ready, and ensures clubs continue to have funds for coaches, facilities and events.

Learn more about how the **STEP program, Valor** and the expertise of **NFP's Sports and Entertainment team** are providing solutions that enhance the experience for participants.

NFP's Sports and Entertainment Group represents 170 years of combined experience, billions of dollars in sports and entertainment risk covered, and a commitment to executing on innovative, solution-focused results for clients. Current clients include professional sports organizations and leagues across North America, as well as numerous individual sports franchises and nearly 12,000 professional athletes. NFP also serves the governing body for collegiate athletics, as well as over 500 colleges and universities and more than 2,000 secondary/K-12 schools.

Coverage features and availability vary by state. Please refer to the **STEP program site** for additional details.

"There are a variety of challenges in creating great athletic experiences for kids and their families, including financial considerations. The STEP program is a solution that helps families whose children become injured or sick by minimizing their financial burden."

Pat LaFontaine, Member, Hockey Hall of Famer, and Founder, Valor

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