

# Sports Tuition Expense Protection (STEP)

## Arch Insurance Sport Rates

Sport	Team Rates			Individual Rates		
	Ages <13	Ages 13-15	Ages 16-18	Ages <13	Ages 13-15	Ages 16-18
<b>Baseball</b>	2.1%	2.4%	2.5%	3.8%	4.4%	4.6%
<b>Softball</b>	2.1%	2.4%	2.5%	3.8%	4.4%	4.6%
<b>Basketball</b>	3.1%	3.6%	3.8%	5.4%	6.2%	6.5%
<b>Cheerleading</b>	3.1%	3.6%	3.8%	5.4%	6.2%	6.5%
<b>Marching Arts</b>	3.1%	3.6%	3.8%	5.4%	6.2%	6.5%
<b>Lacrosse</b>	3.1%	3.6%	3.8%	5.4%	6.2%	6.5%
<b>Soccer</b>	3.1%	3.6%	3.8%	5.4%	6.2%	6.5%
<b>Volleyball</b>	3.1%	3.6%	3.8%	5.4%	6.2%	6.5%
<b>Tackle Football</b>	8.9%	10.2%	10.9%	15.2%	17.4%	18.8%

*Note: The cost for the Tuition Expense Protection benefit is the rate specified above multiplied by the participant's tuition/registration fees to be protected, and are in addition to a \$1 per athlete premium for access to the base group policy.*

STEP is an insurance product designed to help families obtain reimbursement for their pre-paid, non-refundable youth sports tuition and fees, should a covered event occur. It also includes accidental death and dismemberment benefits for the athlete. STEP benefits both the athlete's family, by providing possible financial reimbursement, and the sports organization, by helping to leave their budgets intact. The relationship between the organization and family is greatly improved and, as an ancillary benefit, this may help alleviate the pressure of rushing back to the team so the athlete can rehabilitate properly. STEP benefits may be available if an athlete or a close family member is severely injured or sick and as a result the athlete cannot play all or a portion of the season as determined by a physician. There also may be coverage available in the event the family is relocated or moves and can no longer participate in the sport.

*STEP, as described herein, is not available in the following states: California, Idaho, Kansas, Maryland, Minnesota, New Mexico, New York, Oregon, and Washington. In New York, STEP is only available on an individual basis and does not include Accidental Death and Dismemberment benefits for the athlete. The Relocation benefit under STEP is not available in Tennessee and Virginia.*

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Insurance coverage described is underwritten by Arch Insurance Company, NAIC #11150, a member company of Arch Insurance Group Inc. The policy contains reductions, limitations, and termination provisions. Full details of the coverage are contained in the policy. If there are any conflicts between this document and the policy, the policy shall govern. Not all coverages are available in all jurisdictions. Please refer to your policy for detailed terms and conditions.