



# Sports Tuition Expense Protection (STEP)

## Refunding Costs if an Athlete is Unable to Participate

The costs of participating in team sports – from youth sports to adult leagues – have skyrocketed.

In most cases, the teams and leagues rely on pre-paid, non-refundable tuition and fees to meet their own significant budgets to pay for coaches, referees, facility rentals, insurance and more. So how do families protect their pre-paid, non-refundable tuition and fees if an athlete is unable to play? This may be due to injury or sickness of the participant or close family member, or the relocation of the family due to a job change.

Our STEP program provides an easy solution that benefits both the participants' families, by providing financial reimbursement, and the organizations, by leaving 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.

The Sports and Entertainment Group at NFP 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 across North America – including the National Hockey League for over 32 years, MLB, NFL, NBA, WNBA, ATP and WTA – as well as numerous individual sports franchises and nearly 12,000 professional athletes. NFP also serves the NCAA, over 500 colleges and universities, and more than 2,000 secondary/K-12 schools.

Additionally, NFP provides insurance solutions to film studios, event producers and promoters, entertainers and performing artists, and executives of sports and entertainment-related organizations. This presence in sports and entertainment supports unmatched benchmarking capabilities and specialized market access, which provide the insight and tools required to design, implement and maintain coverage programs that effectively address our clients' biggest challenges.

The program can be placed by the organization for all participants or offered up on an optional basis with a minimal commitment from the organization.

Either way, it offers great protection at an affordable price with limited paperwork.

NFP Sports and Arch Insurance are committed to supporting positive and safe environments for sports organizations and families.

## About Arch Insurance

Arch is an A+ rated\* insurance carrier providing specialty risk solutions to clients worldwide across a wide range of industries.

## Questions and Answers

### What is STEP?

STEP is an insurance product designed to help families get reimbursed for the pre-paid and nonrefundable tuition and fees should a covered event occur. It also includes accidental death and dismemberment benefits.

### What is covered?

STEP will respond if an athlete or a close family member is injured or sick and as a result the athlete cannot play all or a portion of the season.

There also may be coverage available in the event your family is relocated or moves and can no longer participate in the sport.

### What are the benefits?

STEP will reimburse your pre-paid and nonrefundable tuition and fees for the portion of playing time missed for a covered reason.

### How much does it cost?

In most cases, about what you would pay for a hockey stick!

The premium is based on the sport, the athlete's age and the cost of tuition.

For example, coverage for a 12-year-old ice hockey player on a team with tuition of \$6,000 would be \$168.

\* For most current ratings, visit  
<https://insurance.archgroup.com/>

### Is COVID-19 covered?

Yes, contracting COVID-19 would be covered as a medical emergency, provided that it is substantiated by an attending physician or a lab report of a positive test administered and supervised by an accredited third party laboratory (such as CVS, Walgreens, etc.). Results solely from an at-home test are not acceptable.

### Who is the carrier?

The carrier is Arch Insurance Company, a part of Arch Capital Group Ltd., which includes Arch's insurance operations in the United States and Canada.

## For more information, please contact one of our specialists:

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*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.*

## [Click here to enroll.](#)

P&C Insurance Services provided through NFP Property & Casualty Services, Inc., doing business in California as NFP Property & Casualty Insurance Services, Inc. (License #0F15715). LA&H Insurance Services provided through NFP Corporate Services (NY), LLC, doing business in California as NFP Corporate Insurance Services, LLC (License #0F44161). Both entities are subsidiaries of NFP Corp. (NFP).

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.

For your business.

For your people.

For your life.

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