

# Protecting Young Athletes and the Teams Who Support Them

YOUTH SPORTS ACCIDENT & HEALTH COVERAGE



Sports Teams



Recreational Programs



Cheer and More

After-school activities give students valuable opportunities to learn, grow and explore new interests. Accident & Health (A&H) coverage is designed to help protect participants with flexible, straightforward insurance solutions that support your program when unexpected accidents occur.

## Comprehensive Coverage for Youth Sports Organizations

We offer flexible plans designed for youth sports teams, leagues and recreational programs. Each policy is built to help reduce financial exposure and support the well-being of the athletes, coaches and families you serve.

Common Injuries Covered	Who's Covered	What's Included	Where Coverage Applies
<ul style="list-style-type: none"> <li>• Concussions</li> <li>• Broken bones</li> <li>• Fractures + Dislocations</li> <li>• Sprains</li> <li>• Game Time + Practice Injuries</li> </ul>	<ul style="list-style-type: none"> <li>• Youth athletes</li> <li>• Coaches and assistant coaches</li> <li>• Team volunteers</li> <li>• Officials and event staff</li> <li>• Participants in practices, games and tournaments</li> </ul>	<ul style="list-style-type: none"> <li>• Hospital stays</li> <li>• Emergency Room Visits</li> <li>• Diagnostics, Tests + Labs</li> <li>• Crutches, Casts + Braces</li> </ul>	<ul style="list-style-type: none"> <li>• Practices</li> <li>• Games</li> <li>• Tournaments</li> <li>• Travel To + From</li> </ul>



Learn more about our coverages at [GAIG.com/SHS](https://www.gaig.com/SHS)

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# Why Accident & Health Coverage Matters

Accidents are common in youth sports, occurring both during practices and competitive play. Each year, young athletes experience injuries such as sprains, fractures and concussions, creating unexpected medical expenses for families and potential liability exposure for leagues, clubs and recreational programs.

A&H coverage helps address gaps that general liability policies may not fill, offering an added layer of financial protection for athletes, families and sports organizations.

## A Real-World Example

### The Situation

A teenage athlete suffered a knee injury during a football game, resulting in 15 medical bills totaling \$75,000. After primary health insurance payments, \$31,400 remained as out-of-pocket cost.



### Without A&H Coverage

The sports organization may be responsible for uncovered medical expenses and potential legal costs. These financial pressures can strain program budgets and affect future liability premiums.

### With A&H Coverage

The remaining medical expenses were fully covered — at a cost significantly lower than the out-of-pocket amount. The policy also protected the entire team and coaching staff, extending support beyond a single incident.



## Contact Us



### Underwriting

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### Claims

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