



Accidents Happen Where You Least Expect Them.

Get Your Clients Protected With Accident & Health Coverage through S.H. Smith & Company.

OUR IN-HOUSE UNDERWRITING TEAM IS EXCITED TO ANNOUNCE THAT WE ARE NOW OFFERING ACCIDENT & HEALTH COVERAGE FOR YOUR CLIENTS!

Accident & Health Coverage is available to protect members of an athletic team or non-athletic group against injury for covered medical expenses.

Accident & Health Product Highlights:

Most classes can be written on an admitted basis with flexible policy limits and deductible options. Coverage is available on either primary or excess basis. Minimum premiums starting at \$150. Available in all states except: ME, NC, NY, TX, VT, WA, WY.

Recent Success Stories:

CHURCH EVENT

Exposure: Church-sponsored event featuring tug of war, hayride, bible study, sumo-style wrestling for children ages 13+ and log type events in an adjacent pond; 80 attendees expected per day.

Coverage was bound with limits of:
\$10,000 Medical Expense Benefit
\$5,000 Accidental Death & Dismemberment (Principal Sum)

Premium: \$200

FALL FESTIVAL

Exposure: One day special event with live music, magician, petting zoo and hot air balloon rides.

Coverage was quoted with limits of:
\$10,000 Medical Expense Benefit
\$5,000 Accidental Death & Dismemberment (Principal Sum)

Premium: \$330

Examples of Eligible Risks:

Adult & Youth Sports

- Baseball & Softball
- Basketball
- Dance Studios
- Field Hockey
- Football
- Ice Hockey / Skating
- Lacrosse
- Martial Arts
- Rowing
- Soccer
- Skiing
- Swimming
- Tennis
- Track
- Volleyball
- Wrestling
- ...and more!

Camps

- Boy & Girl Scout Camps
- Day Camps
- Religious Camps
- Sports & Summer Camps

Daycare & Preschool

Special Events

- Beauty Contests & Pageants
- Bible Schools
- Dances
- Fairs & Exhibits
- Parades & Picnics
- Soap Box Derbies
- Study Groups

Adult Youth Group Trip / Travel

- Field Trips
- Ski Trips

► Call us today for more information on Accident & Health Coverage:

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