

## STUDENT AND SPORTS COVERAGES

### Youth Sports Accident and Liability Coverage

In the past, accident medical and liability coverage for youth sports teams and leagues was too costly, too limited, or not available at all. Individuals were either forced to pay extremely high insurance premiums or to run teams and leagues without proper insurance protection, therefore running the risk of personal exposure to lawsuits or a participant or staff member's injury claim. Ask about our *Accident Medical and Liability Insurance Program*.

### College Student Health Plans

McKinley Financial Services' health plans for college students are available to public and private schools on a mandatory or voluntary basis. A wide variety of plans and plan options with variable benefit structures can be tailor-made to fit each client's needs. Ask about our *College Student Health Insurance Program*.

### Intercollegiate Sports Accident Insurance

The Intercollegiate Sports Accident Insurance plan offered by McKinley Financial Services provides coverage for athletes and staff members involved with college or university intercollegiate athletics program.

Coverage is provided up to \$25,000 or \$75,000 with an accidental death and disability benefit of \$10,000. All sponsored activities including fundraisers and group travel are covered under this plan. The plans provide additional specialty endorsements for coverage of hernia, tendonitis, heat stroke, pre-existing conditions, and coverage in the event that a claim is denied due to HMO or PPO complications. Ask about our *Intercollegiate Sports Accident Insurance*.

### K-12 Student Accident Insurance

The K-12 student accident program offered by McKinley Financial provides coverage for all of the school's or school district's students participating in sponsored and supervised activities including interscholastic athletics.

Policyholders may choose one of multiple benefit levels that are provided under the program. Benefits range from full usual and customary plans to the more affordable scheduled plans. Ask about our *K-12 Student Accident Insurance*.

### Sports Camp/Non-sports Camp/Conferences/Clinics

In the past, accident and liability coverage for Sports Camps and Clinics was too costly, too limited, or not available at all. Individuals were either forced to pay extremely high insurance premiums or to run programs without proper insurance protection, therefore running the risk of personal exposure to lawsuits or a participant's injury claim. Ask us about our *Accident and Liability Insurance Program*.

### Martial Arts School/Studio Accident/Liability Coverage

Participation in today's martial arts programs can provide physical fitness, discipline, self-defense and entertainment but, unfortunately, can also result in accident and injury. In the past, accident and liability coverage for martial arts schools or studios was too costly, too limited, or not available at all. Proprietors were either forced to pay extremely high insurance premiums or to run programs without proper insurance protection. Ask us about our *Accident and Liability Insurance Program*.

### Special Events

In insurance terms, special risk is defined as - coverage for special, unusual and/or hazardous risks. Special risk coverage for events such as outdoor festivals, bowls, concerts, etc. are arranged for our clients on a one-time basis. For clients with ongoing activities, coverage is provided within their regular program.

Special events require special coverage put together by a firm that has a long and successful history in providing for those risks. McKinley Financial's expertise is based on data carefully gathered throughout decades of hands-on experience. No matter how "risky" an activity may seem, an insured can feel confident that their coverage is crafted carefully and expertly to serve their needs. Ask about our *Accident and Liability Insurance Program*.

McKinley Financial Services can provide special risk coverage for a variety of special events such as:

Wedding Receptions	Picnics	Classical Music Concerts
Boy or Girl Scouts	Fishing Derbies	Traveling Business Groups
Marathons	Educational Exhibitions	Volunteer Fire Companies
Gray Ladies	Flower Shows Trade Shows	Field Trips
Soap Box Derbies	Garden Shows Auctions	Church Youth Groups
4-H Clubs	Luncheons Graduations	Fraternals
Beauty Contests	Banquets Fashion Shows	Cave Exploration
Fairs	Telethons Proms	JTPA
JROTC	Consumer Shows	Tractor Pulls
Zoo Outings	Antique Shows	Parades
Ski Resorts	Bazaars	

### Sports Facilities

In today's fast paced society, accidents can happen anytime, anywhere - while making that final effort to win the game, taking lessons to improve your performance, or while participating in activities at the local sports facility. Our sport facility liability insurance programs are specifically designed to help eliminate the financial burden one may incur as a result of costly civil litigation. Ask about our *Accident and Liability Insurance Program* for:

Aerobics	Badminton	Baseball	Basketball
Batting Cages	Boxing	Cross Country Skiing	Field Hockey
Fitness / Health Club	Flag Football	Floor Hockey	Golf
Ice Hockey	Lacrosse	Martial Arts	Roller Hockey
Soccer / Softball	Tennis	Track	Volleyball
Weightlifting	Wrestling	Ultimate Frisbee	Skate Park

### Dance Studio Accident/Liability Coverage

As a performing art, dance allows students both young and old to express their emotions through body movement. Participation can provide physical fitness, discipline and entertainment but can also result in accident and injury. Studio owners run the risk of personal exposure to lawsuits through a participant's injury claim. Ask us about our *Accident and Liability Insurance Program*.

### Boxing/Wrestling/Mixed Martial Arts

For many years now, our firm has been a leading provider of sports insurance throughout the nation. Baseball Leagues, gymnastics centers, tackle football camps, martial arts studios - no activity has ever been too risky.

McKinley Financial is proud to offer our new accident and liability insurance products for amateur and professional boxing and martial arts bouts. Coverage is extremely affordable and the benefits surpass other insurance providers. Enrollment is easy with our simple application and, with "per event" rates, you know exactly how your insurance cost is calculated. Ask about our *Accident and Liability Insurance Program*.

## Daycare

In the past, accident medical coverage for daycare centers, nursery schools, and childcare facilities was too costly, too limited, or not available at all. Proprietors were either forced to pay extremely high insurance premiums or to run facilities without proper insurance protection.

McKinley Financial can provide you with an accident medical insurance program that has been especially developed to cover the inherent risks involved for today's daycare centers, nursery schools, and childcare facilities. This coverage is designed to help eliminate the financial and emotional burden one can incur as a result of injury in today's child caring facilities. Ask about our *Accident Medical Insurance Program*.

## Wedding Insurance Program

You've fallen in love, and now you want to celebrate that love with your friends and family. You want to be unique and commemorate your wedding with an incredible reception for your friends and family, who love and support you and your partner. What happens if someone gets seriously injured and your wedding celebration turns into a financial and emotional strain? It may seem unnecessary now but obtaining insurance for your wedding can help guarantee that your special day will leave you with pleasant, loving memories.

Whether you are looking for one-day liability coverage or a three-day package, McKinley Financial can provide quality insurance with the lowest possible premium. Our firm understands the financial demands that a wedding places on a bride and groom and their families. We offer specialized insurance for your wedding from the number of guests you plan to have at your wedding to the day-after brunch. Our unique program is affordable and unmatched in the insurance industry. Ask about our *Accident and Liability Insurance Program*.