



## Refunding Costs if an Athlete Is Unable to Participate

**The costs of participating in team sports have skyrocketed. The Sports Tuition Expense Protection (STEP) program can help.**

In most cases, the teams and leagues rely on pre-paid, nonrefundable tuition and fees to support their own significant budgets and pay for coaches, referees, facility rentals, insurance and more.

But what happens when an athlete can't participate due to injury or sickness or the relocation of the family due to a job change? Families remain on the hook for related costs, which can adversely affect their experience with youth sports and create additional pressure as their child recovers.

**“A family’s financial obligations don’t go away when a child suffers an injury and has to sit out. STEP provides some peace of mind for families, removes any pressure to rush an athlete back into action before they’re ready, and ensures clubs continue to have funds for coaches, facilities and events.”**

*Leigh Ann Rossi,  
COO, NFP Sports and  
Entertainment*

The STEP program is an innovative offering that:

- Provides peace of mind for families as they make a significant investment
- Removes any pressure to rush an athlete back into action before they're ready
- Ensures clubs continue to have funds for coaches, facilities and events

**STEP coverage is offered on a group basis, but there is flexibility in how it can be implemented.** The sports organization can purchase it for all participants, or it can be offered on an optional basis to the participants with a minimal commitment from the organization. Across a variety of scenarios, STEP offers great protection at an affordable price.

**For more information, or to enroll, visit us [here](#).**

**“Having STEP in place provides some protection for the unexpected and supports positive experiences that make ongoing participation possible.”**

*Fred Solomon,  
SVP, NFP Sports and  
Entertainment*

STEP, as described herein, is not available in the following states: California, Idaho, Kansas, Maryland, Minnesota, New Mexico, New York, Oregon, Texas, Utah 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.

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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