



## PARTICIPANT ACCIDENT OVERVIEW

Comprised of four main groups: Student Accident, Youth and Amateur Sports, Volunteer Accident, and Special Risk Accident

### CONTACT:

**Holly Wilson**  
Underwriter  
612-895-2128  
holly.wilson@aliverisk.com

Unlike many in the marketplace, Alive Risk has the in-house ability to quote both General Liability and Accident products tailored to each risk.

### STUDENT ACCIDENT

Student Accident coverage is designed for students of all ages from **kindergarten through 12th grade**, as well as those seeking **higher education** from universities, college, and trade schools. It is also designed for **athletes** who become injured while participating in intercollegiate, interscholastic, intramural and club sports. We also offer access to mandatory, voluntary, catastrophic, and study abroad products designed to fit all school risk management needs.

### YOUTH AND AMATEUR SPORTS ACCIDENT

Youth and Amateur Sports Accident provides access to Accidental Death, Dismemberment, Accident Medical, and Dental coverage for individuals who participate in **amateur sports programs, sports teams, leagues, camps, tournaments, and special events**. Coverage is designed to protect policyholders traveling to, from, and while participating in an event. We also have the ability to quote A&H coverage with General Liability insurance for a more robust solution.

### VOLUNTEER ACCIDENT

Injuries that occur while volunteering can be costly and are not typically covered by an employer. Our product includes access to Accidental Death, Dismemberment and Accident Medical for injuries that occur while **participating in volunteer activities**. Accident Medical coverage is also available on both a primary and excess basis.

### SPECIAL RISK ACCIDENT

Special Risk Accident provides access to coverage for **day care centers, non-profit organizations, and religious or faith-based groups**. It is for accidents that may occur while participating in special events, fairs, festivals, one-day activities, fundraisers, and other unusual events. The depth of our underwriting experience allows us to quote Accident coverage that is tailored to your clients' specific needs.

**FOR MORE INFORMATION VISIT ALIVERISK.COM**