



Accident & Health Insurance: Why Choose New York Life Participant Accident Insurance for Youth Sports?

New York Life provides accident solutions to help safeguard the well-being of participants in youth sports programs. By addressing the inherent risks of injuries that may occur during various activities, this insurance highlights a program's dedication to athlete safety. Our coverage offers valuable benefits for registered athletes, coaches and other participants in youth sports programs. It provides insurance protection during sponsored activities or events, as well as while traveling to and from these activities. With this coverage, programs can offer added financial security to families and staff.

Key Benefits

Accidental Death & Dismemberment (AD&D):

Pays a lump sum benefit if an accident results in a loss of life, limb, sight, speech, or hearing

Accident Medical Expense (AME):

Pays for medical expenses incurred as a result of an accident that takes place during a sponsored event or activity or while traveling to or from an event or activity. Covered expenses include, but not limited to, in-patient hospital services, physician services, physical therapy and x-rays. It can include deductibles and be paid on either a primary or excess basis.

Additional Benefits Available

Brain Damage Benefit
Catastrophic Cash Benefit
Crisis Death Benefit
Short-Term Emergency Sickness Medical Expense Benefit

Key Coverage

Sports Coverage:

Benefits will be paid when the participant suffers a covered loss resulting from a covered accident that occurs while participating in or attending one of the following activities:

1. regularly-scheduled practice or training
2. regularly-scheduled competition or exhibition game
3. a scheduled tryout, workout session or team meeting
4. a supervised and sponsored sports activity
5. covered sports travel

Coverage Highlights

- Coverage for athletes, coaches and others participating in policyholder-sponsored and supervised activities.
- Coverage extends to include travel to and from sponsored activities.
- Coverage helps fill gaps in medical insurance plans.
- May fill gaps in general liability coverage.

The New York Life Difference

New York Life offers best-in-class service to brokers and policyholders. With Underwriters who have over 20 years of experience in the Accident and Health market segment, we understand the needs and wants of your organization and your participants.

Other Markets We Serve

New York Life Insurance Company maintains a separate, dedicated division managing every aspect of Group Membership and affinity operations with more than 300 groups under contract insuring nearly 1 million people. This division specializes in life, disability and supplemental health insurance for its groups.

3.5 million

children under age 14
receive medical
treatment for sports
and recreational
injuries each year.

*John Hopkins Medicine Sports Injury
Statistics, Accessed on January 29, 2025*

Learn More

Find more details about Accident & Health Insurance
on our website or contact one of our knowledgeable specialists today. *

www.newyorklife.com/accident-health

*including features, costs, eligibility, newability, limitations and exclusion.

This information is a brief description of the features of this insurance program. Coverage may not be available in all states or certain terms may be different where required by law. The provision of this document is for informational purposes only and is not an insurance contract.

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