

# Sports Tuition Expense Protection (STEP)

## Arch Insurance Ice Hockey Rates

Mixed (Male and Female) Rates	Team Rate	Individual Rate
Junior – 20 and under	4.3%	6.8%
18U – Players ages 17 and 18	4.3%	6.8%
16U – Players ages 15 and 16	4.2%	6.8%
15 Only – Players age 15 only	4.2%	6.8%
14U – Players ages 13 and 14	4.0%	6.8%
12U – Players ages 11 and 12	2.8%	5.4%
10U – Players ages 9 and 10	2.4%	4.8%
8U – Players ages 7 and 8	2.0%	4.0%
6U – Players ages 6 and younger	1.6%	3.2%
Female Rates		
19U – Players ages 17, 18 and 19	3.0%	5.1%
16U – Players ages 15 and 16	2.9%	5.0%
14U – Players ages 13 and 14	2.7%	4.7%
12U – Players ages 11 and 12	2.6%	4.4%
10U – Players ages 9 and 10	2.3%	4.0%
8U – Players ages 7 and 8	1.9%	3.3%
6U – Players 6 and younger	1.5%	2.6%

Note: The cost for the Tuition Expense Protection benefit is the rate specified above multiplied by the participant's tuition/registration fees to be protected, and are in addition to a \$1 per athlete premium for access to the base group policy.

STEP is an insurance product designed to help families obtain reimbursement for their pre-paid, non-refundable youth sports tuition and fees, should a covered event occur. It also includes accidental death and dismemberment benefits for the athlete. STEP benefits both the athlete's family, by providing possible financial reimbursement, and the sports organization, by helping to leave their budgets intact. The relationship between the organization and family is greatly improved and, as an ancillary benefit, this may help alleviate the pressure of rushing back to the team so the athlete can rehabilitate properly. STEP benefits may be available if an athlete or a close family member is severely injured or sick and as a result the athlete cannot play all or a portion of the season as determined by a physician. There also may be coverage available in the event the family is relocated or moves and can no longer participate in the sport.

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

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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.