



Facts about the company that stands behind you...

Summit America Insurance Services, LC specializes in offering a variety of insurance products for sports and recreational programs nationwide. Our staff is dedicated to finding you affordable and comprehensive coverage with quality carriers. We are very proud to be the administrator for this superior program designed exclusively for Dance schools.



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For more information call:
1.800.955.1991

Summit America Insurance Services

The Sure Step Insurance Program

Summit America proudly offers a comprehensive insurance program designed to protect your dance school. The young and old learn the beauty of dance through your program and derive many benefits such as increased self-confidence, rhythm, timing, balance and poise to name a few.

From a risk management standpoint, the possibility of injury to your participants or third parties always exists. The Sure Step Insurance Program provides you with comprehensive protection against third party bodily injury and property damage exposures inherent in dance schools. Injuries can lead to very expensive lawsuits regardless of the safeguards that you may have in place.



The Sure Step Insurance Program provides defense cost protection against potential lawsuits resulting from third party bodily injury or property damage claims. Accident medical coverage for participants is also included.

This program is not available for the following:

- Night Clubs
- Cotillions
- Cabarets
- Discotheques
- Circus training
- Professional or Amateur touring performers
- Professional Dance Companies
- Theater and drama programs
- Dance halls
- All-adult dance schools
- Banquet/reception halls

The Sure Step Program Package

Commercial General Liability Coverage

This coverage is designed to pay for losses that the insured dance school becomes legally obligated to pay for suits arising from third party bodily injury or property damage claims.

Coverage	Limit
Each Occurrence	\$1,000,000
General Aggregate (per location)	\$2,000,000
Products-Completed	
Operations Aggregate	\$1,000,000
Personal & Advertising Injury	\$1,000,000
Professional Liability	\$1,000,000
Legal Liability to Participants	\$1,000,000
Fire Legal Liability	\$100,000
Medical Expense	NONE

Accident Medical Coverage

This coverage pays the medical expenses actually incurred by a participant when an accidental injury occurs while participating in covered activities at the dance school. This protection is excess and begins after all other coverages for which the participant is eligible have been exhausted, and is primary if no other coverage exists.

Maximum Limit (includes dental)	\$100,000
Deductible	\$250
Benefit Period	1 Year

Optional Coverages Available To You:

Increased Limit for General Liability – Higher limit of \$2,000,000 is available upon request.

Ancillary Activities Coverage – This coverage is available if elected on the application. Coverage may be extended to: Yoga, Exercise, Meetings/ Seminars, Theatre Arts, Basketball, Volleyball and Soccer.

Inland Marine Coverage – This coverage protects against direct loss or damage to your owned equipment, supplies, contents, furnishings and improvements and betterments. Coverage is subject to a \$1,000 per loss deductible. The minimum premium for this coverage is \$100.

Birthday Party Coverage – Coverage can be extended to provide you insurance protection for birthday and social parties held at your school.

Ask about our premium financing plan! Installment payment plans are available to all applicants. Mastercard, Visa, American Express and check payments are also accepted.

Notable Exclusions for All Coverages: Night clubs, Cabarets, Banquet and Reception Halls, Theater and Drama Programs, Circus training, professional or amateur touring performers, cotillions, theater and drama programs, dance halls, discotheques, all-adult dance schools, Asbestos, nuclear energy liability, injury to owners/operators/instructors – accident medical only, radioactive matter exclusion, hang gliding, parasailing, parachuting, tobogganing, luge, skateboarding, trampolines over 46" in diameter, hot air balloons, mechanical bulls, climbing walls, saddle animals, Velcro jumps, paintball, rodeo, exercise equipment, race track risk, boating, race track risks, motorsports, and bungee jumping. Also excluded: sexual abuse/molestation, total pollution, nuclear, fireworks, fungus and molds, the sale of herbal products, punitive or exemplary damages, assault & battery. Employment practices, overnight camping, and all daycare activities are excluded.