



**Bob McCloskey Insurance**  
BMI BENEFITS - FULL TPA SERVICES



# SPORTS INSURANCE PROGRAMS



Leaders In Student & Sports Insurance Administration Since 1975

Since 2008, Bob McCloskey has provided Catastrophic Protection for our NCCAA members to ensure that each student-athlete is protected if and when they experience a life-changing injury. This relationship led to BMI providing a variety of coverages to our membership. BMI understands the small college environment and meets their needs with individual solutions instead of offering cookie-cutter products. From international student plans to GAP plans that help reduce out-of-pocket expenses for institutions, BMI has become a partner with our members as much as with the NCCAA. However, it is the heart of Bob McCloskey himself that still resonates within the relationship that BMI and the NCCAA share. Caring for others and investing in each other is the real blessing of the BMI & NCCAA partnership. From their support for our NCCAA Convention and our Victory Bowl event, to participation in various donor functions, the entire team at BMI are now friends more than business partners. BMI is the perfect blend of value meeting values!



DAN WOOD, NCCAA  
EXECUTIVE DIRECTOR



## BOB MCCLOSKEY INSURANCE & BMI BENEFITS

Bob McCloskey Insurance (BMI) was founded in 1975 by Bob McCloskey Sr., as a general agency selling property and casualty, as well as life and health products. The initial incursion into the special risk accident insurance field started with private and public K-12 schools in New Jersey. The agency quickly grew into an industry leader, providing various accident insurance products to the education market, with collegiate sports accident coverage being our main focus today. We believe our most important role is that of an advocate for each of our customers and providing you with the most appropriate coverage for the best price, combined with our hands-on claim services, ensures that we "Got You Covered."

## AGENTS & BROKERS

BMI operates as a Managing General Agent (MGA) for about a dozen A-rated insurance carriers. Through this role we provide total administration, including sales and distribution, underwriting and claim processing. We are primarily a wholesaler and welcome opportunities from insurance professionals as well as the opportunity to provide assistance with their clients and prospects.

## TPA SERVICES

Third Party Claim Administrators (TPAs) and their acquired niche expertise, have become an important element in the accident & health insurance field. The success or failure of a special risk accident program, in many cases, is dependent on the quality of the claim administration services. BMI Benefits, LLC, a fully licensed claim administrator, is the claim arm of Bob McCloskey Insurance. As an approved TPA for over a dozen A-rated insurance carriers, we administer and pay all related claims on their behalf, regardless of which carrier we place your coverage with.

## PROGRAMS & PRODUCTS

BMI offers a wide variety of programs and products for NJCAA Member Schools including:

- Intercollegiate Basic Accident Coverage
- Intercollegiate Cat. Accident Coverage
- Club & Intramural Sports Basic Coverage
- Club & Intramural Sports Cat. Coverage
- International Student Health Insurance
- Domestic Student Health Insurance
- Uninsured Athlete Plans
- Mandatory Student Accident Insurance

As the Exclusive Accident Insurance Partner of the National Christian College Athletic Association, Bob McCloskey Insurance is ready to assist in finding insurance solutions for your athletic programs and beyond. With over 40 years of experience in the student accident and collegiate sports accident insurance space, BMI continues to advocate for students and athletes. In addition to providing the athletic catastrophic accident coverage to all non-dual affiliated NCCAA institutions, we also work with many of the NCCAA members for base accident coverage for their athletes and/or students – if you are already a BMI client, we thank you, and hope that you are extremely satisfied with your experience. If you are not a current client, we would love to speak with you about how we may be able to help!

Over the years, the BMI team has been a proud sponsor/participant of the NCCAA, with things like the NCCAA Pro-Am, the NCCAA Golf Tour, the NCCAA Convention and the Victory Bowl – experiences such as these have allowed us to turn business relationships into close friendships, and has shined a light on the blessings that God has provided by allowing us to become a small piece of the NCCAA puzzle.



## NCCAA CATASTROPHIC ACCIDENT INSURANCE PROGRAM

## NCCAA BASIC ACCIDENT INSURANCE PROGRAM

Catastrophic Coverage underwritten by United States Fire Insurance Company

Quote options from several A-rated insurance carriers

- \$5,000,000 Medical Maximum
- 10-year Benefit Period
- \$25,000 per injury deductible
- \$10,000 AD&D Benefit
- \$1,000,000 CAT Cash Benefit
- Add'l Plan Info. in the NCCAA CAT Policy Document

- Fully Insured and Self-Insured Programs
- High and Low Deductible Plan Options
- Deductible Administration Services
- HMO/PPO, Heart & Circulatory, Pre-Existing
- Condition and Expanded Medical Benefits
- AD&D Benefit
- Guest & Recruit Coverage
- 52-week, 104-week and 156-week Benefit Periods Available

## CLAIM SERVICING & PROGRAM ADMINISTRATION

- Seamless Claim Administration between the Basic and Catastrophic policies
- Customized Claim Reports
- Claim Web Portal – Claim Status & Claim Submission
- Dedicated Claim Examiner
- Claim Packet with Insurance Information Card
- Integration with Industry Leading Sport Medicine EMR Platforms
- Medical Cost Containment Services

“We’ve been serviced by Bob McCloskey for over 10 years and it has been a phenomenal relationship. They listen to our needs and find affordable solutions to ensure our student athletes have their medical coverage taken care of. And, their customer service is excellent. We feel like they are a part of our team. I wouldn’t look anywhere else!

Dr. Matt Hill, Director of Athletics  
University of Northwestern – St. Paul



#### ADDITIONAL PRODUCTS & SERVICES

Insurance Verification Services  
High-Limit Accidental Death & Dismemberment Coverage  
Academic & Sport Camps, Clinics and Special Events Coverage  
Contingency & Event Cancellation Planning  
General Liability and D&O Coverage  
Season Interruption Insurance – Youth Sports

**Please inquire with the BMI Team for more information on the above insurance programs**



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## **CONTACT BMI TO DISCUSS YOUR COVERAGE NEEDS**

[WWW.BOBMCCLOSKEY.COM/NCCAA](http://WWW.BOBMCCLOSKEY.COM/NCCAA)

PHONE: 800.445.3126

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**GOT YOU COVERED**