



Bob McCloskey Insurance
BMI BENEFITS - FULL TPA SERVICES

SPORTS INSURANCE PROGRAMS

2024 - 2025



Leaders In Student & Sports Insurance Administration Since 1975

In the spirit of establishing great partnerships and valuable relationships, we know that Bob McCloskey Insurance represents what is best about the NJCAA. Since 1975, Bob McCloskey Insurance has advocated for the education community and intercollegiate sports as a whole. Their commitment to championing the needs of the customer and offering the highest quality of coverage ensures that NJCAA members will be served at the highest level. With over four decades of experience in college athletics, BMI is an unparalleled partner for our colleges and their student-athletes.



DR. CHRISTOPHER J. PARKER
PRESIDENT & CEO



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 Insurance Partner of the National Junior College Athletic Association the BMI team is ready to help you find insurance solutions for your athletic programs and beyond.

With over 40 years of experience in the collegiate sports accident insurance space, BMI continues to advocate for student-athletes and intercollegiate sports. The BMI team recognizes the unique needs that two-year colleges have and we will design a plan for each institution based on preference and needs. We are well-known for our ability to assess each of those needs and our capacity in the marketplace will ensure positive results for members.

Basic & Catastrophic Intercollegiate, Club & Intramural Sports Insurance has been a core product at BMI for many decades. We currently place and administer collegiate sports accident insurance for over 650 colleges & universities across the country, including over 220 NJCAA schools, and our excellence in administration and claim servicing has made us a leader in the field. We have the expertise and experience to tailor the right insurance program for your needs. With BMI you will have the opportunity to continue working with your broker – you no longer need to choose to work with the NJCAA program or your local broker – you can now do both.



NJCAA CATASTROPHIC ACCIDENT INSURANCE PROGRAM

- Catastrophic Coverage underwritten by Zurich American Insurance Company
- Lifetime or 10-year Benefit Period
- \$25,000, \$35,000 or \$50,000 per injury deductible options
- AD&D Benefit
- Disability Benefit
- Qualified Education Expense Benefit
- Family Expense Benefits
- Accommodation Expense Benefits
- Add'l Plan Info. in the NJCAA CAT Brochure

NJCAA BASIC ACCIDENT INSURANCE PROGRAM

- Quote options from several A-rated insurance carriers
- 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

The Alabama Community College Conference switched to McCloskey Insurance in 2013, and we are glad we did. First, the transition was seamless, with McCloskey taking the time to personally meet with our members on several occasions to offer assistance. Although financially beneficial to our members, the customer service is second to none. While companies may say they will treat you like family, McCloskey proves actions speak louder than words. Their knowledge of the athletic insurance industry only helps our members, and more importantly our student-athletes, navigate the sometimes-stressful side of insurance. Always going the extra mile, our members are 100% satisfied.

Dean Myrick, Commissioner
Alabama Community College Conference

Bob McCloskey Insurance has been a valuable partner for the NCCAA and our members since 2008. As our provider for Catastrophic Insurance for NCCAA only members, they have been able to provide a great plan for institutions that could face closure should they face a catastrophic injury claim without coverage. However, it is the service and provision of GAP policies, student-athlete base plans, international student plans, and other products that has made BMI such a great partner to NCCAA members. They really are the best within the small college market when it comes to creating comprehensive care plans. Most importantly, what started as a business partnership has now become a missional partnership and friendship that far outweighs the daily business relationship. The NCCAA is so thankful for the McCloskey family and the staff at BMI!

Dan Wood, Executive Director
National Christian College Athletic Association

I value partnerships where the parties look out for one another in every sense of the word. Over many years, I have learned that BMI is always seeking ways to save money for our member schools, while at the same time they support the programming we offer to our students as an enhancement to their everyday lives. Those gestures are immeasurably appreciated as is the ever-present personal involvement and willingness to go above and beyond from Rob and Pete. Thank you!

Zak Ivković, Executive Director
CUNY Athletic Conference

I have been working with BMI Benefits for 10 years. The professional and personal relationships that have transpired over these years has been incredible. BMI has made the athletic insurance process from filing claims online, to following up with providers or BMI representatives seamless. As an NJCAA Athletic Trainer, it is crucial to have a dependable insurance company that is readily available for any and all questions and concerns, so time is not lost when serving our student athletes.

Jessica Rayford-Anderson MA, LAT, AT, Director of Sports Medicine
Monroe College



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/NJCAA

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GOT YOU COVERED