MARTIAL ARTS INSURANCE QUOTE COMPARISON SHEET

Get three quotes at the same limits and run each one through the same questions. Tick a box only when the answer is yes and you have it in writing.

A: _____
B: _____
C: _____

1 Will They Write Your School?

ASK EVERY INSURER	A	B	C
Do they write my style? Ask for yours by name.	☐	☐	☐
MMA or Muay Thai: are competitions covered, not just training?	☐	☐	☐
Is this a different underlying program from my other two quotes?	☐	☐	☐

2 Events and Competitions where policies differ most

ASK EVERY INSURER	A	B	C
Are my students covered at an outside tournament?	☐	☐	☐
Are they covered there even if I'm not on site supervising?	☐	☐	☐
Can I add coverage for a tournament I host?	☐	☐	☐
Is driving students to events covered?	☐	☐	☐

3 Visitors and Extras

ASK EVERY INSURER	A	B	C
Is a visitor from another academy covered at open mat?	☐	☐	☐
Are seminar guests covered?	☐	☐	☐
Is a free-trial student covered on day one?	☐	☐	☐
Is weapons training covered?	☐	☐	☐
Is board and brick breaking at belt tests covered?	☐	☐	☐

4 The Policy Itself

ASK EVERY INSURER	A	B	C
Is professional liability included?	☐	☐	☐
Is abuse and molestation coverage offered?	☐	☐	☐
Can I insure equipment at full replacement value?	☐	☐	☐
Can they write workers' comp if I have staff?	☐	☐	☐
Can I add my landlord as additional insured?	☐	☐	☐
Will they send my landlord a certificate of insurance?	☐	☐	☐

Same program, two names? Some programs share application forms and publish identical rates. If two quotes match line for line, ask whether they're the same underlying program, and get a third from somewhere else.

5 The Terms line them up on the same limits

WRITE IT DOWN	A	B	C
Liability limit per occurrence	$	$	$
Aggregate limit for the policy year	$	$	$
Does that meet my lease? (yes / no)			
Participant medical: excess or primary?			
Participant medical maximum per claim	$	$	$
Participant medical deductible per claim	$	$	$
Abuse limit: shared with liability, or added on top?			

6 The Real Price

WRITE IT DOWN	A	B	C
Rate per student, or flat premium	$	$	$
Minimum premium	$	$	$
Equipment coverage per year	$	$	$
Add-ons I need (non-members, abuse, tournaments)	$	$	$
Additional insured endorsement	$	$	$
Installments available? (yes / no)			
All-in per year, before taxes and fees	$	$	$

7 Compare in This Order

- [ ] **What's excluded.** Competitions, non-members, weapons, transport, and styles like MMA.
- [ ] **How participant medical pays.** Excess or primary, the maximum, and the deductible.
- [ ] **The limits.** Per occurrence and aggregate, and what your lease requires.
- [ ] **The price.** Last, once the first three match.

Yes answers (out of 18): A _____ B _____ C _____

Pick: A / B / C **Why:** _____