

# ATTACK

VOLLEYBALL

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## MANDATORY PLAYER PROTECT PREMIUM

To Our Attack Family,

### **EXTREMELY IMPORTANT INFORMATION. PLEASE READ COMPLETELY.**

Club sports, and volley in particular, are a significant commitment of both your time and your money.

As you already know, our club fees are non-refundable. This policy, however, is not exclusive to Attack, it's Nationwide. In youth sports, the large majority of all competitive clubs require parents to sign non-cancellable, non-refundable contracts. This is because if we give refunds or forgive unpaid balances, the financial impact would negatively affect our entire organization and trickle down to each team. We've experienced it before!

**BUT... we also know life happens, and sometimes players get injured and simply can't finish the season. Unfortunately, this happens several times each and every year at virtually every club.**

Continuing this year in 2022, our financial leadership team unanimously agreed to continue our Player Protect Premium to help parents if the unexpected season-ending injury happens. In 2021, we created the **Player Protection Program**. This program **is mandatory and every player at Attack must participate.** We made this decision so ALL athletes will be protected.

With our **Player Protection Program**, **if your daughter gets hurt and can't finish the season... we will give you a prorated refund OR we will forgive your unpaid balance, less the cost of her uniform package.**

Here's how it works.

- This weekend at Uniform Fitting, you will pay your one-time premium. The premium is equal to 4.5% of your daughters Club Fees. See [Premium Fee Table on Attack Website or click here.](#)
- **This is mandatory for ALL Attack athletes.**
- Once the premium is paid, that's it! Your daughter's Club fees (less the cost of her uniform package) are Protected against season-ending injury. This will be retroactive to the execution date of your "Club Agreement" regardless if injury occurs on or off the court.



**Here is an example to help illustrate a little more:**

Attack 15 Royal athlete tears her meniscus on December 12<sup>th</sup> at a tournament and her orthopedic doctor certifies that she cannot play and will have to sit out the remainder of club season. Attack's **Player Protection Program** takes effect.

**Player Protection Program** competition period began on July 18th (Offer Acceptance Date for 15u athletes) and ends on May 1st when Bid Regionals concludes. (288 days). The date of injury is December 12<sup>th</sup>. At time of season-ending injury, there are 141 days remaining until the season is over. The athlete's club fees were \$4400.00, so the benefit is computed as follows:

$$(\$4650.00/288) \times 141 = \$2277.00$$

Families whose club fees were paid-in-full upfront would receive \$2277.00 as a refund.

Families who are paying via an installment plan also benefit. Here's how that scenario would potentially look. If \$800 is still owed to Attack at the time the season-ending injury occurred, then the family would receive \$1477.00 (\$2277.00 total benefit, less the \$800 balance of fees still owed to Attack). Of course each family situation will be unique and the above illustrations are to give an idea of how our **Player Protection Program** works.

There are no catches. All we require is that a licensed physician specialist certifies the injury and length of time needed to recover. If it is season-ending then your investment is protected.

This really is a great program that many clubs in our region are using in order to give some measure of protection to athletes and families in the event of an unexpected season-ending injuries.

Our leadership has conducted several studies and focus group interviews. Based on these inputs and feedback, we have put together what we believe is an incredibly valuable and effective benefit for our Attack Families.

**GO ATTACK!**

Lee Wisener

Director

Attack Volleyball Club