GENERAL LIABILITY INSURANCE

Who is covered?

- Member scholastic school coaches.

What is covered?

- Claims made by negligent acts, accidentally committed resulting in bodily injury, personal and advertising injury or property damage to others.

When are you covered?

- During your coaching activities and in the classroom.

What are the limits of liability?

- 1M per occurrence.
- 2M general aggregate per coach.

Additional policy coverages

- Participant Legal Liability.
- Defense costs outside of the limits of liability.

Exclusions

- The transportation of athletes.
- All Star games that are not approved by your state coaches association.
- The loss, cost or expense arising out of infectious or communicable disease.
- Assault & Battery

CAMP INSURANCE COVERAGE

Participant/Accident coverage is required for all participants attending camps.

What is Participant/Accident coverage and why is it required?

- Secondary medical insurance with a $25,000 limit.
- The policy becomes primary should the injured party not have Primary Medical insurance.
- Pays out-of-pocket expenses such as co-pays and deductibles.
- Protects coaches and their schools from potential liability claims.

What is the premium for Participant/Accident camp coverage?

- $300 minimum premium.
- Coaches also have the option of adding multiple camps.

Certificates of Insurance

- Most schools today require a certificate of insurance from coaches using school facilities. Certificates of insurance can be issued showing proof of insurance or naming an additional insured.

For more information: Visit www.loomislapann.com and click on camps.

Contact us at: 518-792-6561 or sports@loomislapann.com