



## GENERAL LIABILITY INSURANCE PROGRAM

As a membership benefit, coverage is provided by the Commercial General Liability Policy issued to the National Organization of Coaches Association Directors. This policy will provide general liability coverage to the Montana Coaches Association and its members.

### CARRIER

Houston Casualty Company

### POLICY PERIOD

August 1, 2016 – August 1, 2017

### LIMITS OF INSURANCE

\$1,000,000	Each Occurrence
\$1,000,000	General Aggregate (per Member)
\$1,000,000	Products/Completed Operations
\$1,000,000	Personal & Advertising Injury
\$ 300,000	Fire Damage
\$ 50,000	Sexual Abuse (per Member)
Excluded	Medical Payments

### COVERAGES

- ❖ Educator Professional Liability
- ❖ Participant Legal Liability for insured members
- ❖ Liability assumed under insured written contract
- ❖ Defense Cost outside limits

### EXCLUSIONS

- ❖ The use of automobiles, buses, watercraft and aircraft
- ❖ Property of others in the care, custody, and control of the insured.
- ❖ This insurance does not apply to members that coach at an All-Star game that is not approved by your state coaches association.

## CAMP COVERAGE

Today, most Coaches are involved in some type of sports camp. Please note that our General Liability Program follows insured members while working at camps and/or conducting their own personal camp.

## PARTICIPANT/ACCIDENT COVERAGE

In addition, Participant/Accident Coverage is available for coaches and/or participants. Should an accident occur during a camp, clinic or event, this secondary coverage could help offset the loss suffered by families affected by such accidents.

## CERTIFICATE OF INSURANCE

- ❖ If a member has a camp and requires proof of insurance, certificates are at no additional charge.
- ❖ If a member has a camp and requires a certificate of insurance naming an Additional Insured on the General Liability Policy, the cost is \$125.00.
- ❖ Participant/Accident Coverage must be in place for all participants prior to the issuance of a certificate of insurance naming an Additional Insured on the General Liability Policy.
- ❖ Certificates of Insurance and Participant/Accident request forms are available on our website: [www.loomislapann.com](http://www.loomislapann.com)

## INSURANCE ADMINISTRATOR

**LOOMIS & LAPANN, INC.**

INSURANCE SINCE 1852

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*Disclaimer: This is an insurance overview for summary purposes only; for complete policy terms and conditions please refer to the NOCAD Master Policy.*