



# Commonwealth Football Coaches Association

## *Membership Benefit*

### **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.

# COMMONWEALTH FOOTBALL COACHES ASSOCIATION

*Membership Benefit*

## 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?

- \$250 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.loomislappn.com](http://www.loomislappn.com) and click on camps.

**Contact us at:** 518-792-6561 or [sports@loomislappn.com](mailto:sports@loomislappn.com)