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 Michigan High School Coaches Association and its members.

**GENERAL LIABILITY INSURANCE PROGRAM**

Houston Casualty Company

**POLICY PERIOD**

August 1, 2015– August 1, 2016

**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
- $25,000 Sexual Abuse (per Member)
- Excluded Medical Payments

**COVERAGES**

- 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.

**COMPANY DETAILS**

LOOMIS & LAPANN, INC.

www.loomislapann.com
(P) 800-566-6479 | (F) 518-792-3426

Greg Joly gjoly@loomislapann.com
Lori George lgeorge@loomislapann.com
Karen Boller kboller@loomislapann.com

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

**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