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 Michigan High School Coaches Association and its members.

CARRIER

Lexington Insurance Company

POLICY PERIOD

August 1, 2011– August 1, 2012

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
$ 100,000 Fire Damage
Excluded Medical Payments

The following is a sample list of some major coverages and exclusions. For a complete description of the scope and limitations of coverage, you must request a copy of the policy itself.

Coverages Provided by this Policy

Educators Professional Liability
Participant Legal Liability for insured members
Liability assumed under insured written contract
Defense Cost outside limits

Exclusions

Sexual Abuse/Molestation
The use of automobiles, buses, watercraft and aircraft
Property of others in the care, custody, and control of the insured.

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 $150.00.**
- **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. Please click on the link below for all required forms that can be completed and submitted online.**

www.loomislapann.com

For any additional information please contact Loomis & LaPann, Inc. at 800-566-6479 or by Fax 518-792-3426

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Lexington Insurance Company, a Chartis company, is the leading U.S. - based surplus lines insurer. Chartis is the marketing name for the worldwide property-casualty and general insurance operations of Chartis Inc. For additional information, please visit our website at www.chartisinsurance.com. All products are written by insurance company subsidiaries or affiliates of Chartis Inc. Coverage may not be available in all jurisdictions and is subject to actual policy language. Non-insurance products and services may be provided by independent third parties. Certain coverage may be provided by a surplus lines insurer. Surplus lines insurers do not generally participate in state guaranty funds and insureds are therefore not protected by such funds.