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 Florida Athletic Coaches Association and its members.

CARRIER

HDI Global Specialty (A Rated)

POLICY PERIOD

August 1, 2026– August 1, 2027

LIMITS OF INSURANCE

$1,000,000	**Each Occurrence**
$2,000,000	**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.**
- **This insurance does not apply to any loss, cost or expense arising out of infectious or communicable disease.**

CAMP INSURANCE

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.

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

PROCEDURE FOR CAMP INSURANCE

As a member benefit of your state coaches association, all members in good standing have a $1,000,000 per occurrence General Liability policy limit that provides coverage for their coaching activities. In order to protect the General Liability policy from potential claims, the insurance company has mandated that all coaches must obtain signed waivers and provide Participant/Accident insurance for their participants.

In order to obtain a certificate of insurance showing proof of insurance or naming an additional insured, the following must be in place:

- **Waivers:** Signed waivers showing indemnification language
- **Participant/Accident Insurance:** You must have Participant/Accident coverage in place for all participants attending sports camps.

PURCHASE INSURANCE

- **Camp Insurance Request form is available on our website: https://www.loomislapann.com/sports-camps-athletic-events/**

INSURANCE ADMINISTRATOR

LOOMIS & LAPANN, INC.
INSURANCE SINCE 1852

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

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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.