



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 Washington State Coaches Association and its members.

CARRIER

HDI Global Specialty (A Rated)

POLICY PERIOD

August 1, 2025 – August 1, 2026

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/page/camp-insurance-2.html>

INSURANCE ADMINISTRATOR

LOOMIS & LAPANN, INC.

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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.



Washington State 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.
- Assault & Battery



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?

- \$300 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.loomislapann.com and click on camps.

Contact us at: 518-792-6561 or sports@loomislapann.com