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 Alabama High School Athletic Directors & Coaches Association and its members.

Carrier

Houston Casualty Company

Policy Period

August 1, 2019 – August 1, 2020

Limits of Insurance

<table>
<thead>
<tr>
<th>Coverage</th>
<th>Limit</th>
</tr>
</thead>
<tbody>
<tr>
<td>Each Occurrence</td>
<td>$1,000,000</td>
</tr>
<tr>
<td>General Aggregate (per Member)</td>
<td>$2,000,000</td>
</tr>
<tr>
<td>Products/Completed Operations</td>
<td>$1,000,000</td>
</tr>
<tr>
<td>Personal &amp; Advertising Injury</td>
<td>$1,000,000</td>
</tr>
<tr>
<td>Fire Damage</td>
<td>$300,000</td>
</tr>
<tr>
<td>Sexual Abuse (per Member)</td>
<td>$50,000</td>
</tr>
<tr>
<td>Medical Payments</td>
<td>Excluded</td>
</tr>
</tbody>
</table>

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.

New 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: [www.loomislapann.com](http://www.loomislapann.com)

Insurance Administrator

Loomis & Lapann, Inc.

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

Greg Joly gioly@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.