

## GENERAL LIABILITY INSURANCE PROGRAM

As a membership benefit, Commercial General Liability Policy, is provided to all members. This policy will provide general liability coverage to the Minority Coaches Association of Georgia and its members.

### CARRIER

Care Providers Insurance Services LLC

### POLICY PERIOD

August 1st, 2023 - July 31, 2024

### LIMITS OF INSURANCE

\$1,000,000	Each Occurrence
\$3,000,000	General Aggregate
\$1,000,000	Products/Completed Operations
\$1,000,000	Personal & Advertising Injury
\$ 300,000	Damage to Premises
Excluded	Sexual Abuse
Excluded	Medical Payments

### COVERAGES

- ❖ Coaches 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 the Minority Coaches Association of Georgia.

## CAMP INSURANCE

Coaches are involved in sport-specific camp. In addition, our General Liability Insurance follows insured members while participating at camps and conducting their own personal camp.

Camps require participate or accident coverage for coaches and participants. Therefore coaches must purchase this additional insurance coverage.

### NEW PROCEDURE FOR CAMP INSURANCE

- ❖ Participant Waivers - Signed waivers must be in place for all participants attending camps. The waiver must have indemnification language and acknowledgement that primary medical insurance is in place for the participant.
- ❖ Participant/Accident (Medical) - You must purchase coverage for all participants attending your camp.
- ❖ Additional Insured/Certificate of Insurance – We encourage you to purchase additional insurance policies when hosting events at outside venues.

### PURCHASE INSURANCE

- ❖ Camp Insurance Request form is available via email: [artink67@gmail.com](mailto:artink67@gmail.com)

### INSURANCE ADMINISTRATION



[www.sadlersports.com](http://www.sadlersports.com)

Trisha Burns - [trisha@sadlersports.com](mailto:trisha@sadlersports.com)  
(P) 1-800-622-7370 (F) 803-256-4017

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