



2015 - 2016 VHSL Coaches Pass Insurance Summary



The Virginia High School League is pleased to provide an insurance program for all coaches who have purchased a coaches pass from the VHSL. Once a coaches pass has been issued to a coach, the insurance coverage will apply for coaching activities at all levels (excluding semi-pro and professional), in sports recognized by the Virginia High School League, not just the sport in which the coaches pass was issued. This is an incredible benefit, especially for those coaches who may coach multiple sports, or coach a different sport in the summer or off-season.

Policy Term

Coverage for each coach issued a coaches pass will begin the later of **August 1, 2015**, or the date the coach is issued a coaches pass, and will expire on **August 1, 2016**.

Limits of Coverage

The General Liability policy provides a \$1,000,000 limit per occurrence, with defense costs provided in addition to the policy limits. The general aggregate on the policy is \$5,000,000, and it will apply separately to each and every coach insured through the program. Coverage for claims made by injured participants (participant legal liability) is included within the limits of coverage stated above.

Eligibility & Covered Activities

- Virginia High School League member school coaches who have been issued a coaches pass are insured during coaching activities for all levels, except for at the semi-pro and professional levels, of any sport recognized by the Virginia High School League.
- Broadened bodily injury coverage is included, as it relates to the rendering or failure to render professional services as a coach.
- Coverage is included for coaching at camps and clinics in sports recognized by the VHSL. If coverage is desired for conducting or operating a sports camp, please contact American Specialty for an optional proposal.
- Coverage is excess over any other valid and collectible insurance available to the coach through a school system or other sponsoring organization.
- No liability coverage is provided for travel to and from a covered activity.
- Coverage will exclude claims for coaching at the semi-professional and professional level.

Insurance Company

Greenwich Insurance Company, A XV rated by A.M. Best. Coverage is provided through Greenwich on an admitted basis.

Claims & Questions

For questions regarding this program, or to report any claims, please contact the VHSL's insurance administrator, American Specialty Insurance & Risk Services, Inc. at:

7609 W. Jefferson Blvd., Suite 100
Fort Wayne, IN 46804
Toll Free: 800-245-2744
Email: amerspec@amerspec.com

This is only a very general reference to what coverage(s) the insurance policy (or policies) will provide, and is not intended to attempt to describe all of the various details pertaining to the insurance. Actual coverages are detailed in the policy of insurance and are always subject to all terms, provisions, conditions, and exclusions as contained therein.