

Protecting Gun Owners and Gun Clubs Since 1991

August 31, 2019

The Scholastic Shooting Sports Foundation (SSSF) provides general liability insurance for the athletes, coaches, advisors and other volunteers who have joined the Scholastic Clay Target Program and Scholastic Action Shooting Program for exposures related to SCTP/SASP activities as follows:

General Liability Coverage. General Liability Insurance coverage applies to bodily injury and property damage where the insured is determined to be liable for injury or damage. The general liability limits of insurance are as follows:

\$ 10,000,000
\$ 1,000,000
\$ 1,000,000
\$ 1,000,000
\$ 300,000
\$ 10,000
\$ \$ \$

Excess Liability Coverage Additional limits of \$5,000,000 each occurrence/\$5,000,000 Aggregate over the primary policy.

Participant Bodily Injury Coverage. The limit of liability for participant bodily injury accident and medical expense payment coverage is stated below and is applicable to each participant for each occurrence.

Principal Sum Indemnity (Accidental Death and Dismemberment) Each Participant	\$ 15,000
Medical Expense Payments Each Participant	\$ 75,000

Medical Expense pays for the costs of medical treatment for injuries regardless of liability. Medical Expense Payments are excess of all other valid and collectable insurance the Participant has with any other insurer.

Coverage Exclusions

The SSSF insurance does not cover individual members for their liability as it relates to automobile transportation. If SCTP/SASP volunteers provide transportation to participants, the volunteers need to contact their auto insurance agent to verify that their coverage limits are appropriate and that they are covered for the transportation they are providing. Suggested minimum automobile limits are \$100,000/\$300,000.

The SSSF insurance provides coverage for adult volunteers who are registered with SSSF. It does not cover any coach or instructor who teaches others to shoot in exchange for compensation. Compensation can take a variety of forms - direct payment, free club membership, discounts on rounds of shooting, meet entry fees, or barter arrangements that provide personal gain to the recipient. If a volunteer coach is paid in any form or benefits personally from a fund-raising activity, this is compensation and you should consider purchasing Instructors General Liability Insurance. It is not personal compensation if you are reimbursed for expenses that you pay on behalf of the team, such as ammunition, uniforms, etc. To discuss your personal circumstances, please contact the undersigned at Sportsman's Insurance.

This summary of insurance coverage is a brief overview of the coverage provided and does not alter or modify the language contained in the policies.

Please feel free to give our office a call should you have any questions concerning the above policy and the coverage contained therein.

Yours truly, Les Masanora

Léslie Casanova

ERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YY)

8/31/19 THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER. IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s). **CONTACT NAME:** Leslie Casanova Sportsman's Insurance Agency, Inc. PHONE: 800 925-7767 Ext 111 FAX: 386 677-3292 1364 North US 1, Suite 503 E-MAIL ADDRESS: Icasanova@siai.net Ormond Beach, FL 32174 **INSURER(S) AFFORDING COVERAGE** INSURED: INSURER A: T.H.E. INSURANCE COMPANY SCHOLASTIC SHOOTING SPORTS FOUNDATION (SSSF) INSURER B: **INSURER C:** 5931 Roft Road Ste A6 INSURER D: San Antonio TX 78253 **COVERAGES** THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED, NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS. POLICY EFF (MM/DD/YYYY) POLICY EXP (MM/DD/YYYY) TYPE OF INSURANCE **POLICY NUMBER** LIMITS **GENERAL LIABILITY GENERAL AGGREGATE** \$ 10,000,000 Α PRODUCTS-COMP/OP AGG \$ 1,000,000 X COMMERCIAL GENERAL LIABILITY X OCCURRENCE CLAIMS MADE CPP 0102825-08 8/31/2019 8/31/2020 PERSONAL & ADV. INJURY 1,000,000 **EACH OCCURRENCE** \$ 1,000,000 X PREMISES/OPERATIONS DAMAGE TO PREMISES RENTED TO YOU (Any One Premises) 300.000 MED. EXP (Any One Person) 10 000 **AUTOMOBILE LIABILITY** Combined Single Limit - Bodily Injury and/or Property Damage, Each Accident. HIRED & NON-OWNED ONLY **UMBRELLA LIABILITY EACH OCCURRENCE** OCCURRENCE CLAIMS MADE AGGREGATE DED RETENTION \$ × EXCESS LIABILITY EACH OCCURRENCE \$5,000,000 ELP 0010863-08 8/31/2019 8/31/2020 X OCCURRENCE CLAIMS MADE \$5,000,000 AGGREGATE DED RETENTION \$ WC STATU-TORY LIMITS **WORKERS COMPENSATION AND** OTHER **EMPLOYERS' LIABILITY** E.L. EACH ACCIDENT ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? E.L. DISEASE - EA EMPLOYEE (Mandatory in NH) E.L. DISEASE - POLICY LIMIT If yes, described under DESCRIPTION OF OPERATIONS below Excess Acc/Death/Dismem **Accident Coverage** \$15,000 each participant 8/31/2019 8/31/2020 CPP 0102825-08 Excess Medical Expense - each participant \$75,000 DESCRIPTION OF OPERATIONS/LOCATIONS/SPECIAL ITEMS: SCHOLASTIC CLAY TARGET PROGRAM and SCHOLASTIC ACTION SHOOTING PROGRAM fka SCHOLASTIC PISTOL PROGRAM CERTIFICATE HOLDER CANCELLATION SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH Scholastic Shooting Sports Foundation (SSSF) THE POLICY PROVISIONS. 5931 Roft Road, Ste. A6

San Antonio TX 78253

AUTHORIZED REPRESENTATIVE Lu Coscuou