

VIRGINIA HIGH SCHOOL COACHES ASSOCIATION

GENERAL LIABILITY INSURANCE PROGRAM

As a membership benefit General Liability Coverage is provided by the Virginia High School Coaches Association. The Virginia High School Coaches Association insurance program is underwritten by Philadelphia Insurance Company.

Financial Strength

(in thousands) 2010

Gross Written Premium	\$2,130,857
Net Income	\$ 265,585
Total Admitted Assets	\$5,356,663
Total Surplus as Regards to Policyholders	\$1,977,595
Combined Ratio	89.5%
A.M. Best Rating/Financial Size Category	A+/XIV
S&P Rating	A+

Statutory Basis - As of and for the year ended December 31, 2010

POLICY PERIOD: August 1, 2011- August 1, 2012

LIMITS OF INSURANCE

\$1,000,000 Each Occurrence
\$1,000,000 Aggregate (Per Member)
\$1,000,000 Personal & Advertising Injury Limit
\$5,000,000 General Aggregate (Other than Products- Completed Operations)
\$5,000,000 Products/ Completed Operations Aggregate Limit
\$ 100,000 Fire Damage Legal Liability (Rented to You limit)
Sports & Recreation Professional Liability
Sexual Abuse Sub- Limits \$500,000 per Person Limit
\$1,000,000 Aggregate Limit
Medical Payments Excluded
Defense Cost outside Limits
Liability assumed under insured written contract

Exclusions: Coverage C-Medical Payments as indicated above. Employment –Related Practices Liability, Fungi or Bacteria Exclusion, Certified Nuclear, Biological, Chemical Exclusion, Pyrotechnicians/ Fireworks Exclusion, Violation of Statues Exclusion.

*For a complete description of coverage provided under the Philadelphia General Liability Form a copy of the entire policy should be reviewed. A copy of the policy can be provided by Towne Insurance Agency, LLC.

COMMERCIAL UMBRELLA POLICY

\$1,000,000 Limit
\$10,000 Retention

Exclusions: Directors' & Officers Liability, Employers' Liability, Abuse or Molestation, Automobile & Watercraft Exclusion, Mold Exclusion, Liquor Liability Exclusion.

*For a complete description of coverage provided under the Philadelphia Umbrella Liability Form a copy of the entire policy should be reviewed. A copy of the policy can be provided by Towne Insurance Agency, LLC

PARTICIPANT/ ACCIDENT COVERAGE

Accident Coverage can be added to the existing Virginia High School Coaches Association Accident Policy. Accident Insurance is secondary coverage should an accident occur during a sports camp or event.

DIRECTORS' AND OFFICERS' LIABILITY Chubb- Federal Insurance Company

Directors & Officers Liability and Entity Liability Coverage Section

(A) Maximum Aggregate Limit of Liability for this Coverage Section for all Claims each Policy Year:	\$1,000,000
(B) Sublimit for all Excess Benefit Transaction Excise Tax:	\$100,000

Retention Amounts:

D&O Insuring Clause 1	\$0
D&O Insuring Clause 2	\$1,000
D&O Insuring Clause 3	\$1,000

Prior & Pending Litigation Date:
08/01/2011

Defense Outside the Limits of Liability	No
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Employment Practices Liability Coverage Section

(A) Maximum Aggregate Limit of Liability for this Coverage Section for all Claims each Policy Year:	\$1,000,000
(B) Sublimit for all Third Party Claims each Policy Year under Insuring Clause 2 - Third Party Liability:	\$1,000,000

Retention Amounts:

EPL Insuring Clause 1 - Employment Practices Liability Coverage	\$1,000
EPL Insuring Clause 2 - Third Party Liability Coverage	\$1,000

Prior & Pending Litigation Date:

EPL Insuring Clause 1 - Employment Practices Liability Coverage

08/01/2011

EPL Insuring Clause 2 - Third Party Liability Coverage

08/01/2011

Defense Outside the Limits of Liability

No

* For a complete description of coverage provided under the Chubb Insurance D&O Policy a copy of the entire policy should be reviewed. A copy of the policy can be provided by Towne Insurance Agency, LLC.

CERTIFICATE OF INSURANCE

There is no additional cost associated with the request or issuance of a certificate.

Complete the certificate request form on the Virginia High School Association's Web Site and fax or email your request to Towne Insurance.

CONTACT INFORMATION:

Agent/ Program Manager: Sheri Moore, Vice President Towne Insurance

Phone 757-249-7615

Email- smoore@towneinsurance.com

Certificate Requests: Please fax to Towne Insurance Agency, LLC at 757-546-2087 or email to insuranceinfo@towneinsurance.com Attn: Kay Olah or Amber Summerer or Danielle Talbert. Inquiries to Kay Olah 757-549-3936 or email kolah@towneinsurance.com, Amber Summerer 757-549-3947 or email asummerer@towneinsurance.com, Danielle Talbert 757-549-3944 or email dtalbert@towneinsurance.com.