

## INSURANCE COVERAGE COMPARISON

### GENERAL LIABILITY MEMBER/CHAPTER/DIVISION

<u>COVERAGE</u>	<u>TASO</u>	<u>*UIL / NFHS</u>
Each Occurrence	\$ 5,000,000	\$ 1,000,000
General Aggregate	\$ 6,000,000	\$ 5,000,000
Prod/Completed	\$ 5,000,000	\$ 1,000,000
Personal Injury/Adv. Inj.	\$ 5,000,000	\$ 1,000,000
Fire Legal Liability	\$ 100,000	\$ 100,000
Medical Payments	\$ 5,000	\$ 5,000
Sexual Abuse / Molestation	\$ 100,000	Specifically Excluded
Deductible	- 0 -	- 0 -

\*- Chapter/Division under UIL / NFHS not covered unless they are 100% membership

### \*DIVISION/CHAPTER DIRECTOR'S AND OFFICER'S LIABILITY

<u>COVERAGE</u>	<u>TASO</u>	<u>UIL / NFHS</u>
Limit of Liability	\$ 1,000,000	Not Provided - Has
Aggregate per Policy	\$ 1,000,000	to be purchased separately
**Deductible – Per Claim	\$ 7,500	by Division and Chapter Individually

\* - Includes Employment practices wrongful acts (Discrimination, eligibility matters, etc.)

\*\* - On any claim made against a chapter, the chapter portion of the deductible is limited to \$500. TASO will incur the remainder of the deductible.

### FULL EXCESS ONLY PARTICIPANT ACCIDENT PROTECTION MEMBERS

<u>COVERAGE</u>	<u>TASO</u>	<u>UIL / NFHS</u>
Accident Medical/Dental Limit	\$ 50,000	\$ 50,000
Accident Death & Dismemberment	\$ 5,000	\$ 2,500
Physical Therapy / Chiropractic Treatment	Up to Policy Maximum Expense Limit of \$ 50,000	\$ 2,000 policy limit & Limit of \$ 50 per visit
Deductible – Per Injury	\$ 500	\$ 250
Benefit Period	52 Weeks	52 Weeks
Loss of Game Fee Income	Not Offered	Not Offered

This is a General Overview and Comparison of the Insurance Coverage's. The specific Insurance Policies should be referred to for details on Coverage's, Conditions and Exclusions.