Dear TNSCTP Coaches and Volunteers,

You may be aware that prior to this upcoming TNSCTP season, NSSF provided insurance for coaches and athletes for SCTP. Since the national portion of the program is now at SSSF and TNSCTP has made SSSF membership an option for the coaches to choose (not a mandate) - we have worked hard to develop an insurance solution for all TNSCTP coaches, volunteers and athletes.

TNSCTP INSURANCE

TNSCTP will be purchasing general liability insurance that will provide each team their own certificate of insurance that will insure their coaches, volunteers, athletes, and local sponsoring entity (i.e., school, gun club, etc.). The details of this policy are:

- Policy will cover TNSCTP, the coaches, team volunteers, TNSCTP athletes, and your local sponsoring entity
- Provides each team a separate limit of $1,000,000 per occurrence /$2,000,000 aggregate general liability insurance coverage.
- Each TNSCTP team will receive a certificate of insurance.
- Other limits include $1,000,000 Personal Injury/Advertising Injury, $1,000,000 Each Occurrence, $50,000 Damage to Premises Rented to You, $5,000 Medical Payments
- FOR THE RECORD THIS IS AN UNBELIEVABLE PACKAGE IN TERMS OF COVERAGE AND COST.

WHAT DOES THIS COST?

If your team is paid and registered with TNSCTP, there is NO cost to you.

It is important for your team to understand that TNSCTP is happy to pay for this policy as long as this expense does not impair our ability to continue growing TNSCTP. Therefore, we will evaluate the costs of this policy each year when it is renewed.

If this cost increases and the increases prevent TNSCTP from continuing to grow, TNSCTP will ask teams to help in covering some of the cost of this insurance benefit - or the benefits of the coverage will need to be adjusted to make them more affordable.

WHAT YOU NEED TO DO TO QUALIFY FOR THIS INSURANCE BENEFIT?

We would like to be able to bind this coverage soon. In order for us to be able to bind this coverage your team must meet the following criteria:

- Register your team and pay your 2009 dues to TWF-TNSCTP no later than March 20th.
• Remember, you can go to www.tnsctp.org for online registration.

• PLEASE ALSO PROVIDE THE NAME, CONTACT PERSON, AND ADDRESS FOR YOUR LOCAL SPONSORING ENTITY IF YOU HAVE ONE AND WANT THEM LISTED ON THE INSURANCE POLICY.

If you have already registered you are qualified to receive this insurance - you may hear from us between now and March 20th to confirm the name, contact and address of your local sponsoring entity - or your may e-mail to us after you have read this e-mail.

Again the deadline for your team to register with TNSCTP in order to receive this insurance benefit at no cost to your team is March 20, 2009.

WHAT HAPPENS IF MY TEAM MISSES THE DEADLINE?

If your team fails to register with TNSCTP before the March 20th deadline, this insurance benefit will cost your team $100. This cost helps defray the expenses of having to add your team to the policy after it has already been submitted and bound. Additionally, you do have the option to not take the insurance benefit.

WHAT HAPPENS IF WE FORGET TO ADD SOMEONE OR OUR LOCAL SPONSOR WHEN WE REGISTER - OR WE NEED TO CORRECT A MISTAKE ON THE POLICY?

If after you have registered your team you find that you left someone off the policy or that you made an error that needs to be corrected, your TNSCTP team will need to pay to correct the error(s) on the policy at a cost of $100 per re-issuance of the insurance certificate. This cost covers the reissuing the insurance certificate, including the changes made to the policy coverage.

IMPORTANT NOTE!!!

Please read these important notes regarding the structure of your team.

This insurance benefit is for your team...
• This insurance benefit is for your team - not your shooting discipline. Your team should be structured to where you have different squads shooting different disciplines and all these squads make up your team - this will insure coverage for all your coaches and athletes regardless of their shooting discipline.

You may have a problem if...
• If you have developed one team for trap, one team for skeet and one team for sporting clays etc. etc. and they are coached and managed by the same group of TNSCTP adult coaches and volunteers and have the same local sponsoring entity, TNSCTP WILL NOT PAY FOR ALL THREE TEAMS.
• THESE TEAMS WILL NEED TO BE COMBINED INTO ONE TEAM WHICH WILL BE LISTED FOR COVERAGE. Then your squads may shoot their respective disciplines as member of the same team and everyone will have coverage.

If you have questions or concerns regarding this issue, please contact Chad Whittenburg at your first convenience. TWF staff feels that this should not be a widespread concern and we are more than happy to work with you to address any concerns.

HOW IS TNSCTP ABLE TO OFFER THIS?
In order for us to be able to offer this insurance product to you and your teams the following change has been made to the team assistance grants program of TNSCTP. Currently, TNSCTP teams receive shooter assistance grants during the first two seasons of competition. Starting this season (2009) shooter assistance grants will only be available to first year teams. We replaced the benefit of providing second year assistance grants to teams with this new comprehensive insurance benefit.

Last year approximately 60% of the 30 eligible, 2nd year teams, applied for and received assistance grants - so it is our belief that this trade in benefits not only makes sense but is a great improvement to our program.

SSSF AND THE TNSCTP INSURANCE BENEFIT

As for SSSF and how this might affect those teams that join SSSF - we will soon begin negotiating an MOU with SSSF that would allow us to lower the SSSF membership fees in a manner that reflects the removal of the expense of insurance that SSSF has included in their fee. Please note that SSSF does not have an insurance product that comes close to matching the coverage we will be providing your team. This is not a criticism of SSSF but rather a statement of fact based upon coverage limits and exposure.

THANKS!

Before we go, the staff at TWF-TNSCTP program would like to thank each and every one of you and your volunteers for all you do for Tennessee’s youth and the shooting sports. 2009 promises to be a great year for the program and we look forward to serving you so that you and your kids may have fun and excel.

Michael Butler, CEO
Tennessee Wildlife Federation