



05-28-2020

TN Wildlife Federation  
300 Orlando Avenue, Suite 200  
Nashville, TN 37209

Effective 03-27-2020 to 03-27-2021

The Tennessee Wildlife Federation (TWF) & Tennessee Scholastic Clay Target Program (TNSCTP) provides General Liability Insurance for the athletes, coaches, advisors and other volunteers who have joined the program for exposures related to TNSCTP 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:

General Aggregate Limit (Other than Products-Completed Operations)	\$3,000,000
Products-Completed Operations Aggregate Limit	\$1,000,000
Personal and Advertising Injury Limit	\$1,000,000
Each Occurrence Limit	\$1,000,000
Damage to Premises Rented To You Limit (Any One Premises)	\$ 100,000
Medical Expense Limit (Any One Person – Non-Members)	\$ 5,000

**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 & Dismemberment) Each Participant	\$ 10,000
Medical & Dental Expense Payments Each Participant	\$ 25,000

Medical & Dental Expense pays for the costs of medical or dental treatment for injuries regardless of liability. Medical & Dental Expense payments are excess of all other valid and collectible insurance the Participant has with any other insurer.

### **Coverage Exclusions**

TWF and TNSCTP does not cover individual members for their liability as it relates to automobile transportation. If TWF and TNSCTP 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 TWF and TNSCTP insurance provides coverage for adult volunteers who are registered with the TNSCTP. It does not cover any 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 TNSCTP.

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.