

American Football Coaches Association; AFCA

The following is a summary of the insurance coverages provided to Member Coaches who have registered with American Football Coaches Association, AFCA.

INSUREDS: American Football Coaches Association and AFCA member coaches in good standing while conducting direct one on one or group football coaching or instruction based on widely accepted industry best practices at a practice or playing facility. Coverage is NOT extended to the following operations: facility ownership, long-term lease arrangements, or 24-hour management responsibilities. Coverage is NOT extended to the following entities: teams, leagues, camps, clinics, business entities, and respective officers, directors, and staff. Evidence with respect to an AFCA member coach being current and in good standing can be provided by presentation of official AFCA membership card.

POLICY LIMITS: General Aggregate \$3,000,000; Products/Completed Operations Aggregate \$2,000,000; Personal and Advertising Injury \$1,000,000; Each Occurrence \$1,000,000; Damage to Premise Rented Limit \$300,000; Participant Legal Liability (other than Brian Injury) Occurrence \$1,000,000; Participant Legal Liability (other than Brian Injury) Aggregate \$3,000.

EFFECTIVE DATES: Coverage becomes effective July 01, 2025, or the date you become a member of AFCA, whichever is later, and expires at 12:01 AM July 01, 2026.

INSURER: General Liability & Accident – Sirius American Insurance Company

POLICY NUMBERS: General Liability – PLH01GL00001467

Need Assistance:

Additional Insured Certificate Requests: [Email Sadler Sports Insurance](#)

Questions?: [Email Sadler Sports Insurance](#)

File a Claim: [Email Sadler Sports Insurance](#)

Additional Insurance Needs?: [Sadler Sports Insurance Website](#)

Definition of Coverages

- **Each Occurrence Limit:** This is the maximum amount the insurance will pay for a single event that causes damage or injury.
- **Damage to Premises Rented to You Limit:** This is the maximum amount the insurance will cover for damage you accidentally cause to a space you've rented, like an office or event venue. If you accidentally cause a fire or some other damage to the rented space, this is how much the insurance would pay to repair it.
- **Personal & Advertising Injury Limit:** This is the maximum amount the insurance will pay if someone claims that your actions or advertisements hurt their reputation or invaded their privacy. For example, if a competitor says your advertising damaged their business's reputation, this coverage will help pay for legal costs.
- **General Aggregate Limit:** This is the total maximum amount your insurance will pay out for all claims within a single policy period. It acts as a cap for how much can be paid across multiple incidents.
- **Products/Completed Operations Aggregate Limit:** This is the total maximum amount your insurance will pay for claims related to products you make or services you've completed within the policy period. For instance, if a product you made causes injury or damage, this is the cap for how much insurance will cover for all those types of claims in a year.
- **Participant Legal Liability:** This covers you if a participant in your event (like a sports game or other activity) gets hurt and sues you. It's designed to protect you from legal costs and damages if someone claims your event or activity caused their injury.