



Important Insurance Information

As the coaching and teaching profession continues to receive increased responsibilities, expectations and scrutiny, the South Carolina Athletic Coaches Association receives inquiries regarding the association's most significant membership benefit – **Commercial General Liability Insurance**. The following information is intended to give you, the SCACA member, a better understanding of what General Liability Insurance is and the coverage it provides should you be involved in a claim.

In South Carolina, a coach can be employed under either a contract or a work agreement. Under a work agreement, a district is not required to give a reason for non-renewal because the coach is an at-will employee. If the coach works under a contract, the district may separate coaching duties from a teaching contract and discontinue coaching responsibilities at their discretion. Most local school districts have a policy that provides an avenue for coaches to appeal such actions. In most cases, the appeal may be in an "open" or "closed" hearing. How does liability insurance affect this process? Liability insurance has nothing to do with your employment status as a coach or classroom teacher.

The General Liability Coverage that SCACA offers to its members is a policy written through the National Organization of Coaches Associations Directors (NOCAD). Member state coaches' associations join together to create a larger pool of coaches which then allows an organization such as the SCACA to offer this important coverage as a membership benefit.

The policy provides a \$1,000,000 liability limit per member from claims made by negligent acts accidentally committed resulting in bodily injury, personal & advertising injury or property damage to others. In addition the policy provides Educators Professional Liability Coverage (class room coverage) and Sexual Abuse Liability Coverage (\$50,000 sub-limit per member). **This is just an overview of the SCACA General Liability Insurance program please refer to the NOCAD Master Policy for complete policy details.

According to Loomis & LaPann Insurance Senior Vice President, Gregory Joly (NOCAD Insurance Administrator), the number one area in which coaches get themselves into trouble is *a lack of organization*. Coaches should keep written documentation of several aspects of the daily functions as a professional teacher and coach such as:

- Written practice plan/lesson plan;
- Record and keep on file a summary of athletes' injuries and the care provided, how parents or guardians were contacted;
- A written emergency plan in place for your classroom, practices and competitions;

- **If offering camps or clinics are you covered by the school's liability insurance? In most cases coaches assume they are covered, when in fact they are not. Get in writing from the school if you are covered for any extra events such as camps or clinics you are providing. As a SCACA member you are eligible for additional camp coverage at a discounted rate, see the SCACA website for details.**

As we move forward in a society that is quick to file litigation against a coach, the value and importance of the SCACA liability insurance will continue to increase. As a coach, athletic administrator and/or classroom teacher the ability to prove you have met the standard of care for each individual will be critical. I encourage you to make time to have real discussions within your profession that will provide a daily safe environment for students and athletes while protecting yourself from future litigation.