



INSURANCE

TN-AHPERD Summary of Insurance Coverage

Coverage	General Liability	
Insurance Company	HCC Specialty (A+ A.M. Best)	
Policy Period	6/9/20 to 6/9/21	
Who is covered	All enrolled member state associations and their individual members in good standing during work related activities, including classroom coverage.	
What are you covered for?	Claims made by negligent acts accidentally committed resulting in bodily injury, personal and advertising injury or property damage to others.	
Policy Limits	General Aggregate	\$1,000,000 (per member)
	Products/Completed Operations	\$1,000,000
	Personal & Advertising Injury	\$1,000,000
	Each Occurrence	\$1,000,000
	Damage To Premises Rented To You	\$300,000
	Medical Expense	Excluded
	Sexual Abuse/Occurrence	\$50,000
	Sexual Abuse Aggregate	\$100,000 (per member)

The insurance benefit provided to members in good standing of the APERD program, in the amount of \$1,000,000, is an excess benefit that provides an extra layer of coverage above and beyond your school employers' coverage. If a member requires a certificate of insurance (showing proof of insurance or naming an additional insured) they must report their activity and request the COI from their member association.

