

Professional Members – General Liability and Accident Policy

Who is protected?

Current ISI Professional member coaches who have applied for ISI Professional Liability insurance coverage and paid the appropriate fee.

Additional Insured: Coverage as an “Additional Insured” may also be afforded to skating facilities owned by cities, municipalities, school districts or private parties. Coverage for Additional Insured’s must be requested.

Covered Activities: Instruction of figure skating/hockey skating and related instruction, such as; conditioning, ballet, harness training, and in-line skating.

Commercial General Liability

Limits of Liability	\$1,000,000	Per Occurrence
\$5,000,000	General Aggregate (Per Instructor)	
\$1,000,000	Personal and Advertising	
\$1,000,000	Products Completed Operations Aggregate	
\$300,000	Fire Damage	
\$ Excluded	Medical Payments	
\$500,000	Per Occurrence Sexual Abuse	
\$1,000,000	Sexual Abuse Aggregate (Per Instructor)	
\$1,000,000	Instructors-Professional Occurrence	
\$1,000,000	Instructors-Professional Aggregate	

Coverage: Accident Insurance

Maximum Amounts: \$25,000 Accident Medical Expense Benefit, (Excess basis)

- \$1,000 Deductible amount per accident
- \$250 Dental Limit per tooth per accident
- \$10,000 Accident Death & Dismemberment Benefit
- \$100,000 AD&D, Aggregate Limit per Accident

*** Note - Coverage excludes all commutation/travel to and from.