

# NAYS Certified Continuing Education Coaches and Select Coaches, League Directors, and Officials - Blanket Accident Benefit Summary 2025-26



The following is a brief summary of the Blanket Accident insurance coverages provided to member Certified Continuing Education Coaches and Select Coaches, League Directors, and Officials of NAYS.

## Coverages

- **INSURED:**
  - Class 1: All registered participants of the Start Smart and Ready Set Run programs Supervised and Sponsored by the Policyholder.
  - Class 2: All registered participants of the Hook a Kid on Golf program Supervised and Sponsored by the Policyholder.
  - Class 3: All continuing Member Coaches, League Directors and Officials on file with the Policyholder
- **COVERAGE:** Coverage will be provided when the Covered Person suffers a Covered Injury resulting from a Covered Accident that occurs while the Covered Person is participating in or attending a Supervised and Sponsored Activity(ies). The Covered Accident must take place:
  - On the premises of the Policyholder during normal hours of operation or during scheduled functions; or
  - On the premises of the Policyholder during other periods if attending or participating in a Covered Activity;
  - Away from the premises of the Policyholder while attending or participating in a Covered Activity at its schedule site.
  - This coverage includes travel without delay, deviation, or interruption, between Home and the site of the Covered Activity.

- **BENEFITS:**

Accidental Death & Dismemberment	
Class	Benefit
1	\$ 5,000
2	\$ 5,000
3	\$ 10,000

Accidental Death & Dismemberment Loss Schedule	
Loss	Percentage of Principal Sum
Loss of Life	100%
Two or More Members	100%
One Member	50%
Thumb and Index Finger of the Same Hand	25%

Accident Medical Expense		
Class	Benefit	Details
1	\$ 25,000	\$500 Deductible   Full Excess   100% Usual and Customary
2	\$ 25,000	\$25 Deductible   Full Excess   100% Usual and Customary
3	\$ 250,000	\$50 Deductible   Full Excess   100% Usual and Customary

- **EFFECTIVE DATES:** Coverage becomes effective June 1, 2025, or the date you become a member Certified Continuing Education Coach, Select Coach, League Director, or Officials of NAYS, whichever is later, and expires on June 1, 2026.
- **POLICY NUMBER:** Blanket Accident – AHP1200025-251
- **INSURER:** Everest National Insurance Company, Admitted, Rated A+ (Superior), Size: XV by A. M. Best.
- **NOTABLE EXCLUSIONS:** Exclusions and detailed policy specifics can be found in the policy wording. This information provides comprehensive details about the coverages, exclusions, and other important terms.

This document has been prepared for the NAYS Member Insurance Program for use by its members exclusively. Its purpose is to describe and explain, in a summary manner, certain insurance policies NAYS maintains for the protection and benefit of its members. It is intended for informational purposes only and is not a contract. Only the insurance policy referred to herein can state the actual terms, coverages, amounts, conditions, and exclusions. Should there be any discrepancy between statement(s) made in this document and the provisions of the insurance policy, the insurance policy will prevail.

\*Coverage provided under this policy is excess over all other insurance, whether such insurance is written on a primary or excess basis.