



# INSURANCE

## SHAPE Florida Summary of Insurance Coverage

<b>Coverage</b>	General Liability	
<b>Insurance Company</b>	HCC Specialty (A+ A.M. Best)	
<b>Policy Period</b>	08/08/2023 - 08/08/2024	
<b>Who is covered</b>	All enrolled member state associations and their individual members in good standing during work related activities, including classroom coverage.	
<b>What are you covered for?</b>	Claims made by negligent acts accidentally committed resulting in bodily injury, personal and advertising injury or property damage to others.	
<b>Policy Limits</b>	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 APHERD 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.*

