

National Federation of High School Associations Coaches and Officials Coverages

2019-2020

National Federation of High School Associations Officials Coverage Summary

General Liability Insurance

Carrier: Everest National Insurance Company Aggregate Limit: \$5,000,000

Products-Completed Operations Aggregate Limit: \$5,000,000 Each Occurrence Limit: \$2,000,000

Personal and Advertising Injury Limit: \$2,000,000 Damage to Premises Rented to You: \$300,000 Premises Medical Payments: \$5,000

Sexual Abuse & Molestation – Each Occurrence: \$1,000,000 Sexual Abuse & Molestation – Aggregate: \$2,000,000

Participant Legal Liability: \$2,000,000

Crisis Response – Each Event/Aggregate: \$25,000

Accident Insurance

Carrier: Hartford Life and Accident Insurance Company

Accident Medical Expense Benefit Maximum Benefit: \$50,000 Deductible: \$250

Heart & Circulatory Maximum Benefit: \$2,500 Malfunction Benefit: 10%

Physical Therapy/Chiropractic – per Visit: \$50

Physical Therapy/Chiropractic – Maximum per Injury: \$2,000 Durable Medical Equipment – Maximum per Injury:

\$1,000 Outpatient Prescriptions – Maximums per Injury: \$1,000

Dental Maximum Limit: Included In Medical Max

Accidental Death & Dismemberment Benefit: \$2,500

Covered Activities

Insured persons are covered during:

- Officiating duties during a regularly scheduled sports or activity competition
- Sport or activity must be recognized in that state by the member state high school association
- Officiating duties including chain crews and attending officiating camps, clinics and meetings
- Coverage is extended to youth, recreational and college officiating, however, the sport must be recognized by the state high school association
- Premises owned, leased or borrowed by the policyholder
- Direct travel to and from a covered activity

Claim, Certificate of Insurance and Detailed Coverage Information Contact:

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