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
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:**
Dissinger Reed
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Overland Park, KS 66210
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