

National Federation of High School Associations
Coaches and Officials Coverages
2018-19

General Liability Insurance

Carrier: Everest National Insurance Company
Effective Date: July 1, 2018 – July 1, 2019
General 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
Employee Benefit Liability/Each Claim \$1,000 ,000
Deductible: \$1,000
Employee Benefit Liability Aggregate: \$3,000,000
Terrorism: Included
Deductible - \$0 (zero)



Excess Liability Insurance

Carrier: Everest National Insurance Company
Effective Date: July 1, 2018 – July 1, 2019
Policy Limit: \$1,000,000
Policy Form: Straight Excess
General Aggregate Limit: \$1,000,000
Products-Completed Operations Aggregate Limit: \$1,000,000
Terrorism: Included



Blanket Accident Program

Carrier: United States Fire Insurance Company
Effective Date: July 1, 2018 – July 1, 2019
Benefits: Accident Medical Expense Benefit

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| Maximum Benefit | \$50,000 |
| Deductible | \$250 |
| Maximum Dental Limit (Sound and Natural Teeth) | Included In Medical Max |
| Accidental Death and Dismemberment Maximum Benefit | \$10,000 |
| Heart & Circulatory Malfunction Maximum Benefit | \$2,500 |
| 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 |
| Accidental Death & Dismemberment Benefit | \$2,500 |
| Benefit Period | 1 Year |

Covered Activities: Insured persons are covered for injury resulting from an accident which occurs directly from:

- * Activities that are scheduled, sponsored, or supervised by the policyholder;
- * Premises owned, leased or borrowed by the policyholder;
- * Travel scheduled, sponsored or supervised by the policyholder. (accident medical coverage only)
- * For officials/referees, coverage shall apply only while the member is engaging in officiating activities during regularly scheduled sports or activities competition, which includes assigning, chain crew, and attending or operating officiating camps, clinics or meetings.