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:**
Dissinger Reed
8700 Indian Creek Parkway, Suite 320
Overland Park, KS 66210
Phone: 800-386-9183 or 913-491-6385
Fax: 913-491-0527
e-mail: info@dissingerreed.com

www.dissingerreed.com/nfhs