

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: \$500,000
Premises Medical Payments: \$5,000
Sexual Abuse & Molestation – Each Occurrence: \$1,000,000
Sexual Abuse & Molestation – Aggregate: \$2,000,000
Participant Legal Liability: Included
Crisis Response – Each Event/Aggregate: \$25,000
Employee Benefit Liability/Each Claim: \$1,000,000
Employee Benefit Liability 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
Each Occurrence Limit: \$1,000,000
General 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: Excess Accident Medical Expense Benefit

Maximum Benefit	\$50,000
Deductible	\$250
Maximum Dental Limit (Sound and Natural Teeth)	Include 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 – Maximum per Injury	\$1,000
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.
- * Coaches - coverage is only afforded to those members of the National Federation Coaches Association who are certified by the NFHS as having completed the National Federation Coaches Education Program.