

National Federation of High School Associations
Coaches and Officials Coverages
2017-2018

General Liability Insurance

Carrier: Everest National Insurance Company
Effective Date: July 1, 2017 – July 1, 2018
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, 2017 – July 1, 2018
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, 2017 – July 1, 2018
Benefits:

Accident Medical Expense Benefit	
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.

