

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:

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