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

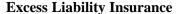
Premises Medical Payments: \$5,000

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)



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 \$250
Deductible Maximum Dental Limit (Sound and Natural Teeth) Accidental Death and Dismemberment Maximum Benefit	Include in Medical Max \$10,000
Heart & Circulatory Malfunction Maximum Benefit Physical Therapy/Chiropractic – per Visit Physical Therapy/Chiropractic – Maximum per Injury Durable Medical Equipment – Maximum per Injury	\$2,500 \$50 \$2,000 \$1,000
Outpatient Prescriptions – Maximum per Injury Benefit Period	\$1,000 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.









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