

# 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  
email: [info@dissingerreed.com](mailto:info@dissingerreed.com)  
[www.dissingerreed.com/nfhs](http://www.dissingerreed.com/nfhs)