

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.