

National Federation of High School Associations
Coaches and Officials Coverages
2011-2012



General Liability Insurance

Carrier: National Casualty Company
 Effective Date: July 1, 2011 – July 1, 2012
 General Aggregate Limit: No limit
 Products-Completed Operations Aggregate Limit: \$5,000,000
 Each Occurrence Limit: \$1,000,000
 Personal and Advertising Injury Limit: \$1,000,000
 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: \$1,000,000
 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: National Casualty Company
 Effective Date: July 1, 2011 – July 1, 2012
 Policy Limit: \$5,000,000
 Policy Form: Straight Excess
 General Aggregate Limit: No limit
 Products-Completed Operations Aggregate Limit: \$5,000,000
 Terrorism: Included

Blanket Accident Program

Carrier: Hartford Life and Accident Insurance Company
 Effective Date: July 1, 2011 – July 1, 2012

Benefits:

Accident Medical Expense Benefit	
Maximum Benefit	\$50,000
Deductible	\$250
Maximum Dental Limit	Included In Medical Max
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
Accidental Death & Dismemberment Benefit	\$2,500

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;
- * 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.