National Federation of State High School Associations Coaches and Officials Benefit Summary 2023-2024

General Liability Insurance

Carrier: Lexington Insurance Company Effective Date: July 1, 2023 – July 1, 2024 General Aggregate Limit: \$5,000,000

Products-Completed Operations Aggregate Limit: \$5,000,000

Each Occurrence Limit: \$2,000,000*

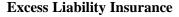
Personal and Advertising Injury Limit: \$1,000,000 Damage to Premises Rented to You: \$500,000

Premises Medical Payments: \$5,000

Sexual Abuse & Molestation – Each Occurrence: \$1,000,000 Sexual Abuse & Molestation – Aggregate: \$2,000,000 Participant Legal Liability: \$1,000,000 Coverage Endorsement

Crisis Response – Each Event/Aggregate: \$25,000

Deductible: \$0 (zero)



Carrier: HDI Global Specialty SE Effective Date: July 1, 2023– July 1, 2024 Each Occurrence Limit: \$1,000,000 General Aggregate Limit: \$1,000,000

Blanket Accident Program

Carrier: Hartford Fire Insurance Company Effective Date: July 1, 2023 – July 1, 2024

Benefits: Excess Accident Medical Expense Benefit

Maximum Benefit

Deductible (Disappearing)

Accidental Death and Dismemberment Maximum Benefit

Physical Therapy – per Visit

Physical Therapy– Maximum per Injury

Durable Medical Equipment – Maximum per Injury

Prescription Drug – Maximum per Injury

Benefit Period

Concussion

Concussion Diagnosis

Treatment by a Physician

NFHS







\$50,000 \$250 \$10,000 Up to \$50 Per Day 40 Days, Limited to One Treatment Per Day Up To \$1,000 per Covered Accident Up To \$1,000 per Covered Accident 52 Weeks Covered up to policy max of \$50,000 \$100 cash benefit (5 per year) Within 72 Hours

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.
- * Per occurrence limit is a combination of Lexington Insurance Company General Liability and Excess Liability Policies.

This Summary is for illustration only. For a complete list of all coverage, covered activities and exclusions please contact Dissinger Reed.

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