

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.