



Coaches, Officials, Speech, Debate, Theatre & Academics, Music Coverage

Effective Date for all coverage: July 1, 2021 – July 1, 2022

For Questions Please Contact:

Dissinger Reed, LLC

email: info@dissingerreed.com

www.dissingerreed.com/nfhs

General Liability Insurance

Carrier: Scottsdale Insurance Company

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.....	\$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 – Coverage Endorsement.....	\$1,000,000
Crisis Response – Each Event/Aggregate.....	\$25,000
Deductible.....	\$0

Excess Liability Insurance

Carrier: HDI Global Specialty SE

Each Occurrence Limit.....	\$1,000,000
General Aggregate Limit.....	\$1,000,000

Blanket Accident Program

Carrier: Hartford Fire Insurance Company

Benefits: Excess Accident Medical Expense Benefit

Maximum Benefit.....	\$50,000
Deductible (Disappearing).....	\$250
Accidental Death Benefit.....	\$10,000
Heart and Circulatory Malfunction Benefit.....	\$10,000
Physical Therapy – per visit.....	Up to \$50 per day
Physical Therapy – Maximum per injury.....	40 Days, limited to one treatment per day
Durable Medical Equipment – Maximum per Injury.....	Up to \$1,000 per covered accident
Prescription Drug – Maximum per injury.....	Up to \$1,000 per covered accident
Benefit Period.....	52 weeks
Concussion.....	Covered up to policy max of \$50,000
Treatment by a Physician.....	within 72 hours
Concussion Diagnosis*.....	\$100 cash benefit (5 per 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)

- * 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 who are engaging in coaching activities during regularly scheduled sports or activities competition at a state recognized secondary school (grades 6-12).

- * Speech, Debate, Theatre & Academics – coverage shall apply only while the member is engaging in performing and fine arts activities during regularly scheduled activities competition.

- * Music – coverage shall apply only while the member is engaging in performing and fine arts activities during regularly scheduled activities competition.

For Questions Please Contact:

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