



2009-10 INDIVIDUAL MEMBERSHIP BENEFITS

- **BELONGING TO A NATIONAL ORGANIZATION**

Dedicated to the professional development of its members in partnership with education-based athletics – where the games are – and really count.

- **INSURANCE COVERAGE**

General Liability

\$ 5,000,000 Aggregate Limit
\$ 1,000,000 Per Occurrence Limit (includes Participants Liability)
\$ 1,000,000 Products/Completed Operations Aggregate
\$ 1,000,000 Personal Injury/Advertising Injury Limit
\$ 100,000 Fire Legal Liability Limit
\$ 5,000 Medical Payments (to non-participants only)
\$ 0 Deductible

Excess Accident Medical

\$ 50,000 Accident Medical/Dental Limit - per injury
\$ 250 Deductible - per injury
\$ 2000 Limit for Physical Therapy and Chiropractic Treatment, \$50 per visit
\$2,500 Accidental Death & Dismemberment Benefit
52 Week Benefit Period
Full Excess Coverage

- **EXCLUSIVE ONLINE EDUCATIONAL SERVICES**

Includes video, animation, rules information and other educational materials for members only.

- **NFHS OFFICIALS' QUARTERLY**

Up to four issues of the NFHS Officials' Quarterly magazine; a professional publication written by and for the high school official.

- **AWARDS PROGRAM**

First-class national awards and recognition program acknowledging officials at the state, sectional and national levels.

- **REPRESENTATION ON NFHS COMMITTEES**

Sport rules committees and standing committees.