



INSURANCE SUMMARY FOR THE NFHS OFFICIALS ASSOCIATION

Dissinger Reed is proud to provide insurance and risk management for the NFHS Officials Association. With over 30 years of insurance experience for governing organizations and high school associations, Dissinger Reed understands the unique special risks involved with the NFHS and its members. The NFHS and Dissinger Reed have specifically designed an insurance plan to cover Officials and all registered member Associations. Plan details are as follows:

WHAT ARE MY INSURANCE BENEFITS AS A NFHS OFFICIAL?:

As a member of the National Federation of High Schools Officials Association, you are provided with an insurance package which includes, General Liability, Accident Medical and Accidental Death and Dismemberment insurance. This insurance package is provided to you as part of your membership dues. There is no additional fee.

WHAT OFFICIALS ARE COVERED?:

- All officials currently registered with a member state association, or with an affiliate of the NFHS (if that association registers officials and if that association registers for NFHS insurance benefits)
- State and local officials' associations who have 100% membership in the NFHS Officials Association
- Assignors, instructors and rule interpreters who are currently registered with the NFOA are covered under the Liability Policy for claims involving bodily injury and property damage. There is no coverage under the Liability Policy for any other type of claim.

WHAT ACTIVITIES ARE COVERED?:

- Insurance coverage applies while the member is performing his/her officiating duties during a regularly scheduled sports or activity competition.
- The sport or activity must be recognized in that state by the member state high school association or by high schools that follow the state association guidelines.
- If the sport is recognized by the state high school association for men or women, the official will be covered for officiating that sport for both men and women.
- Officiating duties include chain crews and attending officiating camps, clinics and meetings.
- Coverage for officials extends, not only to high school activities, but also to college, independent youth, adult and recreational leagues. However, coverage is still limited only to sports recognized by the state high school association.
- Direct travel to and from a covered activity

NFHS OFFICIALS ASSOCIATION GENERAL LIABILITY INSURANCE BENEFIT SUMMARY

- General Aggregate Limit - No Aggregate Limit
- Products-Completed Operations Aggregate Limit \$5,000,000

National Federation of High School Associations Officials Coverage Summary



General Liability Insurance

Carrier: Everest National Insurance Company
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



Accident Insurance

Carrier: Hartford Life and Accident Insurance Company
Accident Medical Expense Benefit
Maximum Benefit: \$50,000
Deductible: \$250
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
Dental Maximum Limit: Included In Medical Max
Accidental Death & Dismemberment Benefit: \$2,500

Covered Activities

Insured persons are covered during:

- Officiating duties during a regularly scheduled sports or activity competition
- Sport or activity must be recognized in that state by the member state high school association
- Officiating duties including chain crews and attending officiating camps, clinics and meetings
- Coverage is extended to youth, recreational and college officiating, however, the sport must be recognized by the state high school association
- Premises owned, leased or borrowed by the policyholder
- Direct travel to and from a covered activity

Claim, Certificate of Insurance and Detailed Coverage Information Contact:

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