

National Federation of State High School Associations  
Coaches and Officials - Coverage Limit Summary  
2022-2023

**General Liability Insurance**

Carrier: Scottsdale Insurance Company  
Effective Date: July 1, 2022 – July 1, 2023  
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)



**Excess Liability Insurance**

Carrier: HDI Global Specialty SE  
Effective Date: July 1, 2022– July 1, 2023  
Each Occurrence Limit: \$1,000,000  
General Aggregate Limit: \$1,000,000



**Blanket Accident Program**

Carrier: Hartford Fire Insurance Company  
Effective Date: July 1, 2022 – July 1, 2023  
Benefits: Excess Accident Medical Expense Benefit



Maximum Benefit	\$50,000
Deductible (Disappearing)	\$250
Accidental Death and Dismemberment Maximum 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
Concussion Diagnosis	\$100 cash benefit (5 per year)
Treatment by a Physician	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 Scottsdale's 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.

Dissinger Reed, a Division of HUB International  
9200 Ward Parkway, Suite 500  
Kansas City, MO 64114  
Phone: 800-386-9183 or 913-491-6385  
Fax: 913-491-0527  
email: MidAmericaKCDR.admin@hubinternational.com  
www.dissingerreed.com/nfhs