National Federation of High School Associations
Speech, Debate & Theatre Coverage Summary

**General Liability Insurance**
Carrier: National Casualty Company  
General Aggregate Limit: No limit  
Products-Completed Operations Aggregate Limit: $5,000,000  
Each Occurrence Limit: $1,000,000  
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: $1,000,000  
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 before, during or after the school day for:
- Extra-curricular speech, debate and theatre events
- Judging at a speech, debate or drama festival
- Conducting a clinic with an interscholastic speech, debate or drama group or individual
- Attending a national, state or local speech, debate or theatre association conference or meeting
- Serving as a speech, debate or theatre contest or festival manager
- Teaching groups or individuals, only as an extra-curricular activity, no coverage for teaching groups or individuals during the school day
- School sponsored travel, as a group, to and from covered activities

**Claim, Certificate of Insurance and Detailed Coverage Information Contact:**
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Overland Park, KS 66210  
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