For Questions Please Contact:
Dissinger Reed, LLC
e-mail: 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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