

National Federation of State High School Associations  
 Music Association - 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.

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