

National Federation of State High School Associations
 Speech, Debate & Theatre Benefit Summary
 2023-2024

General Liability Insurance

Carrier: Lexington Insurance Company
 Effective Date: July 1, 2023 – July 1, 2024
 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, 2023– July 1, 2024
 Each Occurrence Limit: \$1,000,000
 General Aggregate Limit: \$1,000,000



Blanket Accident Program

Carrier: Hartford Fire Insurance Company
 Effective Date: July 1, 2023 – July 1, 2024
 Benefits: Excess Accident Medical Expense Benefit



Maximum Benefit

Deductible (Disappearing)	\$50,000
Accidental Death and Dismemberment	\$250
Maximum Benefit Physical Therapy – per Visit	\$10,000
Physical Therapy– Maximum per Injury	Up to \$50 Per Day
Durable Medical Equipment – Maximum per Injury	40 Days, Limited to One Treatment Per Day
Prescription Drug – Maximum per Injury	Up To \$1,000 per Covered Accident
Benefit Period	Up To \$1,000 per Covered Accident
Concussion	52 Weeks
Concussion Diagnosis	Covered up to policy max of \$50,000
Treatment by a Physician	\$100 cash benefit (5 per year) 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 Lexington Insurance Company 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 913-488-9449
 Fax: 913-491-0527
 email: J.ustin.Vandewynkle@hubinternational.com
 www.dissingerreed.com/nfhs