

# National Federation of State High School Associations

## Speech, Debate and Theatre Benefit Summary 2024-2025

### General Liability Insurance

Carrier: Lexington Insurance Company  
 Effective Date: July 1, 2024 – July 1, 2025  
 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, 2024 – July 1, 2025  
 Each Occurrence Limit: \$1,000,000  
 General Aggregate Limit: \$1,000,000



Mutual of Omaha



### Blanket Accident Program

Carrier: Mutual of Omaha  
 Effective Date: July 1, 2024 – July 1, 2025  
 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 Excess Liability - coverage is only afforded to those members of the National Federation Coaches Association who earn a Level 1, 2, or 3 National Coaching Credential through the NFHS Learning Center. Completion provides an additional \$1 million dollars in liability coverage.
- \*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.

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