

National Federation of High School Associations Coaches Coverage Summary



General Liability Insurance

Carrier: National Casualty Company
General Aggregate Limit: No limit
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



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
Heart & Circulatory 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



Umbrella Liability Insurance

Carrier: National Casualty Company
Policy Limit: \$1,000,000
Eligibility: Accredited Interscholastic Coach (AIC) certification

Accredited Interscholastic Coach (AIC) certification can be attained by completing the following courses and then applying for and receiving AIC certification:

- Fundamentals of Coaching
- First Aid, Health and Safety for Coaches (or its equivalent)
- Fundamentals of Coaching (Sport Specific) or Teaching sports Skills
- Concussion in Sports – What You Need to Know

All courses and the AIC certification process are accessed at www.nfhslearn.com.

Covered Activities

Insured persons are covered during:

- Coaching or instructing of organized sport or activity programs or coaching individuals on your team.
- Strength and conditioning coaches, only if the coach is employed by a member school of a state high school association and athletes must be students at the school and participate in a sport that is recognized by the state high school association
- Coverage is extended to youth, recreational and college coaching, however, the sport must be recognized by the state high school association
- **Spirit Coaches** covered only while participating in activities sponsored and approved by the school which employs or contracts with the coach
- Premises owned, leased or borrowed by the policyholder
- Travel scheduled, sponsored or supervised by the policyholder

Claim, Certificate of Insurance and Detailed Coverage Information Contact:

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