



# NFHS OFFICIALS ASSOCIATION INSURANCE INFORMATION

## INSURANCE SUMMARY FOR THE NFHS OFFICIALS ASSOCIATION

Dissinger Reed is proud to provide insurance and risk management for the NFHS Officials Association. With over 37 years of insurance experience for governing organizations and high school associations, Dissinger Reed understands the unique special risks involved with the NFHS and its members. The NFHS and Dissinger Reed have specifically designed an insurance plan to cover Officials and all registered member Associations. Plan details are as follows:

## WHAT ARE MY INSURANCE BENEFITS AS A NFHS OFFICIAL?:

As a member of the National Federation of High Schools Officials Association, you are provided with an insurance package which includes, General Liability, Accident Medical and Accidental Death and Dismemberment insurance. This insurance package is provided to you as part of your membership dues. There is no additional fee.

## WHAT OFFICIALS ARE COVERED?:

- All officials currently registered with a member state association, or with an affiliate of the NFHS (if that association registers officials and if that association registers for NFHS insurance benefits)
- State and local officials' associations who have 100% membership in the NFHS Officials Association.
- Assignors, instructors and rule interpreters who are currently registered with the NFOA are covered under the Liability Policy for claims involving bodily injury and property damage. There is no coverage under the Liability Policy for any other type of claim.

## WHAT ACTIVITIES ARE COVERED?:

- Insurance coverage applies while the member is performing his/her officiating duties during a regularly scheduled sports or activity competition.
- The sport or activity must be recognized in that state by the member state high school association or by high schools that follow the state association guidelines.
- If the sport is recognized by the state high school association for men or women, the official will be covered for officiating that sport for both men and women.
- Officiating duties include chain crews and attending officiating camps, clinics and meetings.
- Coverage for officials extends, not only to high school activities, but also to college, independent youth, adult and recreational leagues. However, coverage is still limited only to sports recognized by the state high school association.
- Accident medical coverage only for direct travel to and from a covered activity. No general liability coverage.

## NFHS OFFICIALS ASSOCIATION GENERAL LIABILITY INSURANCE BENEFIT SUMMARY

- General Aggregate Limit – \$5,000,000
- Products-Completed Operations Aggregate Limit \$5,000,000
- Each Occurrence Limit \$2,000,000
- Personal & Advertising Injury Limit \$2,000,000
- 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 \$2,000,000
- Crisis Response – Each Event/Aggregate \$25,000

**Insurance Company Information:** Everest National Insurance Company. AM Best’s Rating – A (Excellent)

## **NFHS OFFICIALS ASSOCIATION ACCIDENT MEDICAL INSURANCE BENEFIT SUMMARY**

- Maximum Benefit \$50,000
- Deductible \$250
- Maximum Dental Limit Included in Medical Max
- 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 – Maximum per Injury \$1,000
- Accidental Death & Dismemberment Benefit \$2,500

**Insurance Company Information:** United States Fire Insurance Company, AM Best’s Rating – A (Excellent)

*These benefit summaries are for illustration purposes only. For a list of policies provisions, as well as exclusions, please see the full policy. <https://www.dissingerreed.com/national-federation-of-state-high-school-associations/>*

## **CERTIFICATE OF INSURANCE**

Many officials are required to show proof of liability insurance in order to perform their duties as an official. By visiting the Dissinger Reed website, you will be able to request a current certificate of liability insurance that, in conjunction with your current NFHS membership, will demonstrate that you are covered by the NFHS Insurance program.

### **Plan administrator**

Dissinger Reed  
8700 Indian Creek Pkwy, STE 320  
Overland Park, KS 66210

toll-free: 800-386-9183  
tel: 913-491-6385  
fax: 913-491-0527  
[www.dissingerreed.com](http://www.dissingerreed.com)

## **FOR ANY NFHS ASSOCIATION QUESTIONS, PLEASE CONTACT:**

Christian Reed – Chief Executive Officer  
Justin Vandewynkle – Account Executive  
Mindee Holmes – Chief Financial & Operating Officer

**Claims Questions:** please call 800-386-9183 and speak with Justin Vandewynkle.

**Please Note:** For Membership questions, please call the NFHS directly at (317) 972-6900.