General Liability Insurance
Carrier: Scottsdale Insurance Company
Effective Date: July 1, 2020 – July 1, 2021
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: $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 Coverage Endorsement
Crisis Response – Each Event/Aggregate: $25,000
Deductible: $0 (zero)

Excess Liability Insurance
Carrier: HDI Global Specialty SE
Effective Date: July 1, 2020 – July 1, 2021
Each Occurrence Limit: $1,000,000
General Aggregate Limit: $1,000,000

Blanket Accident Program
Carrier: Hartford Fire Insurance Company
Effective Date: July 1, 2020 – July 1, 2021
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 52 Weeks
Benefit Period
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.