

# National Federation of High School Associations Speech, Debate & Theatre Coverage Summary



## General Liability Insurance

Carrier: National Casualty Company  
General Aggregate Limit: No limit  
Products-Completed Operations Aggregate Limit: \$5,000,000  
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  
Crisis Response – Each Event/Aggregate: \$25,000



## 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  
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



## Covered Activities

Insured persons are covered before, during or after the school day for:

- Extra-curricular speech, debate and theatre events
- Judging at a speech, debate or drama festival
- Conducting a clinic with an interscholastic speech, debate or drama group or individual
- Attending a national, state or local speech, debate or theatre association conference or meeting
- Serving as a speech, debate or theatre contest or festival manager
- Teaching groups or individuals, only as an extra-curricular activity, no coverage for teaching groups or individuals during the school day
- School sponsored travel, as a group, to and from covered activities

## Claim, Certificate of Insurance and Detailed Coverage Information Contact:

Dissinger Reed  
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