National Federation of High School Associations
Music 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:
- Interscholastic music contest or festival
- School sponsored clinic with an interscholastic music group
- Judging at an interscholastic music contest or festival
- Attending a national, state or local music association conference or meeting
- Serving as an interscholastic music contest or festival manager
- Teaching private, school sponsored lessons, provided the school authorizes the private lesson program and the lessons are taught on-site on school property
- School sponsored travel, as a group, to and from covered activities

Claim, Certificate of Insurance and Detailed Coverage Information Contact:
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