



NFHS Officials Association Insurance Summary

Plan Administrator - General Information

Bollinger, Inc. PO Box 390 Short Hills, NJ 07078	Phone: 800-350-8005 Fax: 973-921-2876 Web: www.BollingerNFHS.com Web: www.BollingerInsurance.com
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The NFHS Insurance Program is administered by **Bollinger, Inc.** Bollinger is the 10th largest privately held insurance agency in the US. For over 60 years, Bollinger has specialized in providing insurance to athletes and sports organizations. From National Governing Bodies (NGB's), to national, regional and state sports organizations, and all the way down to local community sports associations, Bollinger provides protection to over four million athletes across the country.

For Insurance questions, please contact:

John Spiotta, Senior Vice President

Brenda Lodato, Asst. Vice President

Claims questions: please call 1-866-267-0093 to speak with a Claims Representative.

NOTE: For Membership questions, please call the NFHS at (317) 972-6900.

Insurance Company - General Information

Markel Insurance Company

Markel underwrites the Accident and Liability programs that make up an important part of the benefit of membership in the NFHS. Markel is rated "A" (Excellent) by A.M. Best's rating service. Markel has a strong history and reputation in such specialty areas as Sports, Recreation and School insurance products.

Insurance Program General Description

What insurance benefits does my NFHS Officials Association Membership provide?

Your membership in one of the NFHS's Professional Associations includes a package of insurance providing you with general liability, accident medical and accidental death and dismemberment insurance. These coverages are automatically provided to you as part of your membership dues. There is no additional fee for this insurance program.

Who is covered?

- All officials must be currently registered with a member state association, or with an affiliate of the NFHS (if that association registers officials), in order to be eligible for the NFHS Officials Association insurance benefit.
- State and local officials' associations that have 100% membership in the NFHS Officials Association are included as additional insureds under the general liability policy.
- Assignors, instructors and rule interpreters who are currently registered with the NFOA are covered under the liability insurance for claims involving Bodily Injury or Property Damage. No liability coverage is provided for claims that do not involve Bodily Injury or Property Damage.

NOTE: Coverage for alleged wrongful acts not involving Bodily Injury or Property Damage is provided by a Directors and Officers liability insurance policy and can be purchased separately. See "Optional Insurance Coverages".

What Activities are Covered?

Members of the NFHS Officials Association are covered for the following activities under the insurance plan:

- The insurance coverage applies only while the member official is performing his/her officiating duties (as defined below) during regularly scheduled sports or activities competitions.
- In order for a member to be covered for his/her officiating, the sport/activity must be recognized in that state (or US territory or possession) by the member state high school association, or by high schools that follow the guidelines of the member state associations.
- If the sport is recognized for either men or women in that state, territory or possession, the official will be covered for officiating that sport for both men and women.
- Officiating duties also include chain crews and attending officiating camps, clinics and meetings.

- Coverage for officials is not limited to high school activities. It also extends to officiating college, junior college, independent youth, adult and recreational leagues. However, coverage is limited only to officiating sports that are recognized by that state's high school association.
- No coverage is provided for the officiating or management of any professional sport or activity.
- Direct Travel to and from Sponsored Activity.
- Assignors, instructors and rule interpreters while acting in their official capacity.

NOTE: No liability coverage is provided for claims that do not involve Bodily Injury or Property Damage. See "Who Is Covered" above.

What is the Coverage Territory?

The general liability and accident policies protect the members while in the United States, its territories and possessions; and while temporarily performing covered activities outside the United States. If outside the US, the official is covered as long as the sport is recognized by one of the state high school associations or an NFHS affiliate association.

NFHS Officials Association General Liability Insurance Summary

General Liability Insurance	\$ 5,000,000 Aggregate Limit
Policy Limits	\$ 1,000,000 Per Occurrence Limit (includes Participants Liability)
	\$ 1,000,000 Products/Completed Operations Aggregate
	\$ 1,000,000 Personal Injury/Advertising Injury Limit
	\$ 100,000 Fire Legal Liability Limit
	\$ 5,000 Medical Payments (to non-participants only)
	\$ 0 Deductible

What is Covered?

The general liability policy provides coverage for claims or lawsuits that arise out of **bodily injury or property damage** during a covered activity. The policy also provides coverage for claims arising out of participant's legal liability, personal injury, advertising injury and products or completed operations liability. Defense costs are included in the limit of coverage provided. This coverage is excess over any other valid and collectible insurance.

Notable Exclusions:

The standard commercial general liability exclusions apply (such as War, Nuclear Energy, Absolute Pollution, Asbestos); in addition, the policy excludes coverage for abuse and molestation, the use of fireworks, and no liability coverage is provided to any member while driving any auto.

Insurance Company:

The General Liability is underwritten by Markel Insurance Company, Glen Allen, VA. Markel is rated "A" (Excellent) by A.M. Best's rating service.

CERTIFICATE OF INSURANCE

Certificate of Insurance:

Many officials are required to show proof of liability insurance in order to perform their duties as an official. By **clicking here**, 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.

NFHS Officials Association Accident Insurance Coverage Summary

Accident Medical Insurance	\$ 50,000 Accident Medical/Dental Limit - per injury
Policy Limits	\$ 250 Deductible - per injury
	\$ 2000 Limit for Physical Therapy and Chiropractic Treatment, \$50 per visit
	\$ 2,500 Accidental Death & Dismemberment Benefit
	52 Week Benefit Period
	Full Excess Coverage

What is Covered?

Members are insured for **accidental injuries** they incur during covered coaching or instructing activities. The policy also provides coverage for direct travel to and from covered activities. This policy is **excess** over any other valid and collectible insurance, employee benefit program, employee welfare program or governmental benefit or welfare plan. The policy pays the reasonable and customary medical, dental, hospital and nursing expenses incurred as a result of a covered accident.

Notable Exclusions:

No benefits will be paid for a loss caused by or resulting in the following:

1. Service or treatment rendered by a doctor or any other person employed or retained by the Policyholder;
2. Eyeglasses or contact lenses or prescriptions;
3. Hernia unless it results from a covered injury;

4. Injury covered by worker's compensation or similar legislation, or automobile no-fault law;
5. Any sickness or bodily sickness;
6. Air travel, except on a commercial aircraft operating on a regularly scheduled passenger route; or
7. Injury received as a consequence of the injured party's intoxication (alcohol or drug related), as defined by the laws of the jurisdiction where the loss occurred.

Insurance Company:

The Accident Insurance is underwritten by Market Insurance Company, Glen Allen, VA. Market is rated "A" (Excellent) by A.M. Best's rating service.



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