

National Federation of State High School Associations

Coaches & Officials Benefits Summary 2026-27

General Liability Insurance

Carrier: Lexington Insurance Company
Effective Date: July 1, 2026 – July 1, 2027
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: \$500,000
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 Covered Endorsement
Crisis Response – Each Event/Aggregate: \$25,000 Deductible: \$0

Excess Liability Insurance

Carrier: HDI Global Specialty SE
Effective Date: July 1, 2026 – July 1, 2027
Each Occurrence Limit: \$1,000,000
General Aggregate Limit: \$1,000,000

Accident Medical Insurance

Carrier: Mutual of Omaha
Effective Date: July 1, 2026 – July 1, 2027
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	Up to \$1,000 per Covered Accident
Benefit Period	52 Weeks
Concussion	Covered up to policy max of \$50,000
Concussion Diagnosis	\$100 cash benefit (5 per year)
Treatment by Physician	Within 72 Hours

Registered officials and coaches 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)
- Officials/referees coverage shall apply only while the member is engaging in officiating activities during regularly schedule sports or activities competition, which includes assigning, chain crew, and attending or operating officiating camps, clinics or meetings.
- Coaches Excess Liability – coverage is only afforded to those members of the National Federation Coaches Association who earn a Level 1, 2, or 3 National Coaching Credential through the NFHS Learning Center. Completion provides an additional \$1 million dollars in liability coverage.
- Per occurrence limit is a combination of Lexington Insurance Company General Liability and Excess Liability Policies.
- Insurance coverage for registered officials extends to middle school, elementary, and youth leagues, provided the sport is recognized by the state association and the NFHS. Coverage does not extend to adult leagues, or collegiate or professional contests.

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This summary is for illustration only. For a complete list of all coverage, covered activities and exclusions please contact HUB International.