



NFHS OFFICIALS ASSOCIATION INSURANCE INFORMATION

INSURANCE SUMMARY FOR THE NFHS OFFICIALS ASSOCIATION

<https://www.dissingerreed.com/national-federation-of-state-high-school-associations/>

Dissinger Reed is proud to provide insurance and risk management for the NFHS Officials Association.

With over 40 years of insurance experience for governing organizations and high school associations, Dissinger Reed understands the unique special risks involved with the NFHS and its members. The NFHS and Dissinger Reed have specifically designed an insurance plan to cover officials and all registered member associations.

WHAT ARE MY INSURANCE BENEFITS AS A NFHS OFFICIAL?

As a member of the National Federation of High Schools Officials Association, you are provided with an insurance package which includes: General Liability, Accident Medical and Accidental Death and Dismemberment insurance. This insurance package is provided to you as part of your membership dues. There is no additional fee.

WHAT OFFICIALS ARE COVERED?

- All officials currently registered with a member state association, or with an affiliate of the NFHS (if that association registers officials and if that association registers for NFHS insurance benefits)
- State and local officials' associations who have 100% membership in the NFHS Officials Association
- Assignors, instructors and rule interpreters who are currently registered with the NFOA are covered under the Liability Policy for claims involving bodily injury and property damage. There is no coverage under the Liability Policy for any other type of claim.

WHAT ACTIVITIES ARE COVERED?

- Insurance coverage applies while the member is performing his/her officiating duties during a regularly scheduled sports or activity competition.
- The sport or activity must be recognized in that state by the member state high school association or by high schools that follow the state association guidelines.
- If the sport is recognized by the state high school association for men or women, the official will be covered for officiating that sport for both men and women.
- Officiating duties include chain crews and attending officiating camps, clinics and meetings.
- Coverage for officials extends, not only to high school activities but also to independent youth and recreational leagues. However, coverage is still limited only to sports recognized by the state high school association.
- Accident medical coverage only for direct travel to and from a covered activity. No general liability coverage.

CERTIFICATE OF INSURANCE

Many officials are required to show proof of liability insurance in order to perform their duties as an official. By visiting the Dissinger Reed website, 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.

<https://dissingerreed.com/nfhs-certificate-request-form/>

Plan administrator

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FOR ANY NFHS ASSOCIATION QUESTIONS, PLEASE CONTACT:

Christian Reed – Executive Vice President, Practice Leader Collegiate & High School Sports

Justin Vandewynkle – Account Executive

Mindee Holmes – Senior Vice President of High School Sports & Activities

Claims Questions: Please call 913-488-9449 and speak with Justin Vandewynkle.

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

National Federation of State High School Associations Coaches and Officials Benefits Summary 2025-26

General Liability Insurance

Carrier: Lexington Insurance Company
 Effective Date: July 1, 2025 – July 1, 2026
 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 (zero)



Excess Liability Insurance

Carrier: HDI Global Specialty SE
 Effective Date: July 1, 2025 – July 1, 2026
 Each Occurrence Limit: \$1,000,000
 General Aggregate Limit: \$1,000,000



Mutual of Omaha



Blanket Accident Program

Carrier: Mutual of Omaha
 Effective Date: July 1, 2025 – July 1, 2026
 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

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)
 *=or 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.

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

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