



North Carolina High School Athletic Association, Inc.

2026-2027 Officials General Liability Summary

Named Insured Schedule:

- Named Insureds include North Carolina High School Athletic Association, Inc. (NCHSAA) member officials (including those officials in training) that are engaging in the officiating activities for sports/activities that are recognized by NCHSAA (including sports/activities at Middle Schools that feed NCHSAA member schools) and that follow the sports guidelines of an accredited sport sanctioning organization or governing body. If a sport is recognized for either men or women by the NCHSAA, the official will be covered for officiating both men and women. Officiating activities include assigning, chain crew, and attending or operating officiating camps, clinics, or meetings. This includes activities of the NCHSAA Local Officials Associations who have 100% of their active officials enrolled in the NCHSAA. Covered activities do not include officiating at the professional or semi-professional level.

Limits of Liability:

- \$1,000,000 per occurrence
- \$5,000,000 general aggregate, per official
- \$5,000,000 products and completed operations aggregate
- \$1,000,000 personal and advertising injury

Coverage Extensions / Enhancements:

- Aggregate applies NCHSAA Local Officials Association – applies separately to each official insured and each insured NCHSAA Local Officials Official who has 100% of their active officials enrolled un the NCHSAA under this policy
- Commercial General Liability Extension endorsement
- Head or neurological injury from athletic or sports impact endorsement
- Additional insured endorsement: Any person or organization you are required to add as an additional insured to this policy by written contract or written agreement which is currently in effect or coming into effect during the term of this policy and executed prior to the occurrence of any “property damage”, “bodily injury”, or “personal and advertising injury”



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2026-2027 Officials General Liability Summary, continued

Notable Exclusions / Limitations:

- Participant legal liability – limitation of coverage – including player vs. player exclusion
- Broad abuse or molestation
- Coverage C – Medical Payments
- Exclusion of liability insurance afforded under another policy – any other policy issued to North Carolina High School Athletic Association, Inc. (NCHSAA) by Arch Insurance Company
- Limitation of coverage to designated premises, project, or operations
- Access or disclosure of confidential/personal information & data-related liability – with limited bodily injury exception
- Nuclear energy liability exclusion
- Employment practices liability
- Cap on losses from certified acts of terrorism
- Asbestos
- Lead contamination
- Fungi or bacteria exclusion except that the exclusion does not apply to “bodily injury”, “property damage”, and “personal and advertising injury” caused by “fungi” or bacteria that is contained in or on sporting equipment
- Perfluoroalkyl and polyfluoroalkyl substances (PFAS)
- Violation of law addressing data privacy
- Cyber incident
- War