



## 2011 - 2012 Officials Insurance Program



This is only a very general reference to what coverage(s) the insurance policy (or policies) will provide, and is not intended to attempt to describe all of the various details pertaining to the insurance. Actual coverages are detailed in the policy of insurance and are always subject to all terms, provisions, conditions, and exclusions as contained therein.

**OHSAA registered officials will continue to have membership in the National Federation of Officials Association (NFOA). American Specialty will be the sole provider of insurance for OHSAA registered officials. Through the American Specialty program, general liability, accident medical and accidental death and dismemberment insurance is provided as described below.**

**All coverages will exclude claims for officiating at the professional level.**

Our officials insurance program offers several types of insurance designed specifically for officials in your state. Coverages include General Liability and Participant Accident.

### **Eligibility & Policy Period** (all coverages)

In order for coverage to apply, the individual must be a registered official (including those officials in training) with the OHSAA. Membership will be verified with the OHSAA before any claim is paid. Coverage for each official will begin the later of **August 1, 2011** or the date the official registers with the OHSAA, and will expire on **August 1, 2012**.

### **General Liability**

Policy will provide \$1 million per occurrence, subject to a policy aggregate of \$2 million per official. Participant Legal Liability is included within the limits of coverage.

### **Participant Accident Benefits**

**Accident Medical:** Coverage is provided up to a limit of \$50,000, with a \$250 deductible. Coverage is excess of any other valid and collectible insurance the official may have in force.

**Accidental Death & Dismemberment:** Policy provides a \$7,500 limit for accidental death and dismemberment, including limited coverage for heart and circulatory disorders.

**Outpatient Physical Therapy Expense Benefit:** \$50 per visit with \$2,000 per injury Maximum Benefit Amount\*\*

\*\* Subject to the Accident Medical Expense Maximum Benefit Amount

### **Covered Activities** (\* all coverages)

- This insurance coverage shall apply only while the member is engaging in officiating activities during regularly scheduled activities or sports competition. That sport/activity must be recognized in that state by the member state high school association or by high schools that follow the guidelines of the member state associations. If a sport is recognized for either men or women in that state, the official will be covered for officiating both men and women.
- Coverage may extend to include travel directly to and from a covered activity for all participant accident benefits. **No liability coverage is provided for travel to and from a covered activity.**
- Officiating activities include assigning, chain crew, and attending or operating officiating camps, clinics or meetings.
- All coverages will exclude claims for officiating at the professional level.

### **Claims & Questions**

Report claims to American Specialty Insurance & Risk Services, Inc. 142 N. Main Street, Roanoke, IN 46783. For questions regarding this summary, please contact American Specialty at 800-245-2744.