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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.

The OHSAA currently enrolls all registered officials in the National Federation of Officials Association (NFOA). Through the NFOA, general liability, accident medical and accidental death and dismemberment insurance is provided. Please visit [www.bollingernfhs.com](http://www.bollingernfhs.com) for more information about the NFOA insurance program.

The OHSAA purchased additional coverage for its registered officials through American Specialty. The following summarizes the additional coverage provided to OHSAA officials.

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

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

In order for coverage to apply, the individual must be a registered official with the OHSAA. Membership will be verified with the OHSAA before any claim is paid. Coverage for each official will begin the later of **July 1, 2006** or the date the official registers with the OHSAA, and will expire on **July 1, 2006**.

#### **Participant Accident Benefits**

**\*Fee Loss:** Provides up to \$50 per game, \$500 per week, and \$2,000 per official for games/contests the official was unable to officiate **due to an injury suffered while officiating during a covered activity**. Coverage is limited to the sport in which the official was injured. A 14-day deductible period will apply for any claim submitted.

**Accidental Death & Dismemberment:** Policy provides a \$5,000 limit for accidental death and dismemberment, including limited coverage for heart and circulatory disorders.

#### **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 college or professional level.

#### **Fee loss:**

- Coverage is limited to the sport in which the official was injured.

#### **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.