



## OFFICIALS INSURANCE SUMMARY

### 7/1/23-7/1/24

### Coverage Summary

Arbiter Sports member officials are provided with General Liability, Accident Medical, and Accidental Death & Dismemberment coverage while they are officiating during covered activities as outlined below.

#### **General Liability**

Policy will provide \$1 million per occurrence, subject to a policy aggregate of \$5 million per official. Participant Legal Liability is included within the limits of coverage. Defense costs are paid in addition to these limits.

#### **Accident Medical**

Coverage is provided up to a limit of \$50,000, with a \$250 deductible. Benefit period is 52 weeks. Coverage is excess of any other valid and collectible insurance the official may have in force. The \$250 deductible will need to be paid over any primary insurance the official may have in force.

#### **Accidental Death & Dismemberment**

Policy provides a \$10,000 limit for Accidental Death & Dismemberment, including limited coverage for heart and circulatory disorders.

### Covered Activities (All Coverages)

- For coverage to apply, the individual must be a registered official with Arbiter Sports. Membership will be verified by Arbiter Sports before any claim is paid.
- This insurance coverage shall apply while the member official is engaging in officiating activities for sports/activities that are recognized by the state high school association where the game/contest takes place 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 state high school association, 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. Coverage will extend to non-high school activities as well, such as middle school, summer leagues, and recreational leagues, but no coverage will apply for officiating at the professional or semi-professional level.
- 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.

### Insurance Carriers

The insurance carriers providing these admitted policies to Arbiter Sports are "A" rated by A.M. Best.

### Claims & Questions

- Any Participant Accident claims should be reported to Health Special Risk, Inc., 8400 Belleview Drive, Suite 150, Plano, TX, 75024 ([claims@hsri.com](mailto:claims@hsri.com)). Policy Number: 11SPR0941201.
- Any General Liability claims should be reported to American Specialty Insurance & Risk Services, Inc., 7609 W. Jefferson Blvd., Suite 150, Fort Wayne, IN, 46804 ([claims@americanspecialty.com](mailto:claims@americanspecialty.com)). Policy Number: SBCGL1494003
- For questions regarding the Arbiter Sports Officials Insurance Program, please contact American Specialty at 800-245-2744.

This is 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.