

**Arbiter Officials Association
Insurance Coverage**



General Liability Insurance

General Aggregate Limit Per Official: \$ 5,000,000
 Products-Completed Operations Aggregate Limit: \$5,000,000
 Each Occurrence Limit: \$1,000,000
 Personal and Advertising Injury Limit: \$1,000,000
 Damage to Premises Rented to You: \$1,000,000
 Sexual Abuse & Molestation – Each Occurrence: \$1,000,000
 Sexual Abuse & Molestation – Aggregate: \$2,000,000
 Participant Legal Liability: Included
 Crisis Management – Each Event/Aggregate: \$50,000
 Deductible: \$0 (zero)



Excess Accident Medical

Maximum Benefit	\$50,000
Corridor Deductible	\$250
Accidental Death and Dismemberment Maximum Benefit	\$10,000
Heart & Circulatory Malfunction 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
Out-Patient Prescriptions – Maximum per Injury	Up To \$1,000 per Covered Accident
Benefit Period	52 Weeks
Loss Incurral Period	90 Days
Concussion	No Sub-Limit
Treatment by a Physician	Within 26 Hours

Covered Activities: Insured officials are covered for injury resulting from an accident which occurs directly from:

- * Individual travel for all insured officials traveling to and from officiating activities.
- * Coverage shall apply while the insured official is engaging in officiating activities for sports/activities that are recognized by the high school state association and that follow the sports guidelines of an accredited sport sanctioning organization or governing body. Officiating activities include assigning, chain crew and attending or operating officiating camps, clinics or meetings. Covered activities do not include officiating at the professional or semi-professional level.
- * All insurance carriers are “A Rated” by A.M Best

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