



2006-2007
Virginia Officials
Benefits Summary



AMERICAN SPECIALTY®

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.

All coverages (General Liability and Participant Accident) will exclude claims for officiating at the college or 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 with his/her state officials association. Membership will be verified with the state association before any claim is paid. Coverage for each official in the state association will begin the later of August 1, 2006 or the date the official registers with the state association, and will expire on August 1, 2007.

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 will not just apply during interscholastic competition, but will also apply during youth leagues, adult leagues, and other organized competition.
- 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.

General Liability

Policy will provide \$1 million per occurrence, subject to a policy aggregate of \$5 million. Participant Legal Liability is included within the limits of coverage.

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.

Excess Accident Medical: Coverage is provided up to a limit of \$25,000, 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 \$5,000 limit for accidental death and dismemberment including limited coverage for heart and circulatory disorders.

* **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.