

## IAABO Insurance Program 2016-2017

Insurance Coverage:

### General Liability

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Pays for claims arising out of bodily injury and property damage-includes providing a legal defense for IAABO, IAABO Boards, and Member Officials

### Accident Insurance

Excess Accident Pays medical bills on an excess basis (after primary insurance) incurred by Members Officials while participating in sanctioned and assigned games.

### Game Fee Reimbursement Coverage

- 100% of Game Fee up to \$50 per game
- \$2,000 Max Payout Per Policy – (Cannot collect more than \$2,000 in one policy period)
- 7-Day Waiting Period/ 1-Year Benefit Period

### General Liability Limits & Coverage Highlights

- \$3,000,000 Per Occurrence
- \$5,000,000 Aggregate Per Official
- Participant Legal Liability (suit from a player)Included
- No Deductible
- No Player vs. Player Exclusion (suit resulting from a fight)

In order for the General Liability coverage to be in place for both the enrolled official and the Board(s), the official must :

- Be a registered member of IAABO
- Have paid his or her dues & insurance fees
- Be in good standing with IAABO

Accident Policy Limits:

- \$25,000 Accident/Dental Maximum
- \$10,000 Accidental Death & Dismemberment Benefit
- \$5,000 Deductible Per Claim
- \$25,000 Maximum Physical Therapy Limit
- 1-Year Benefit Period

Catastrophic Cash Benefit:

- \$10,000 Lump Sum Maximum
- \$10,000 Coma
- \$10,000 Heart & Circulatory Malfunction Benefit
- Paralysis of:
  - \$10,000 Two or more Limbs (Upper and/or Lower)
  - \$10,000 One Limb (Upper or Lower)