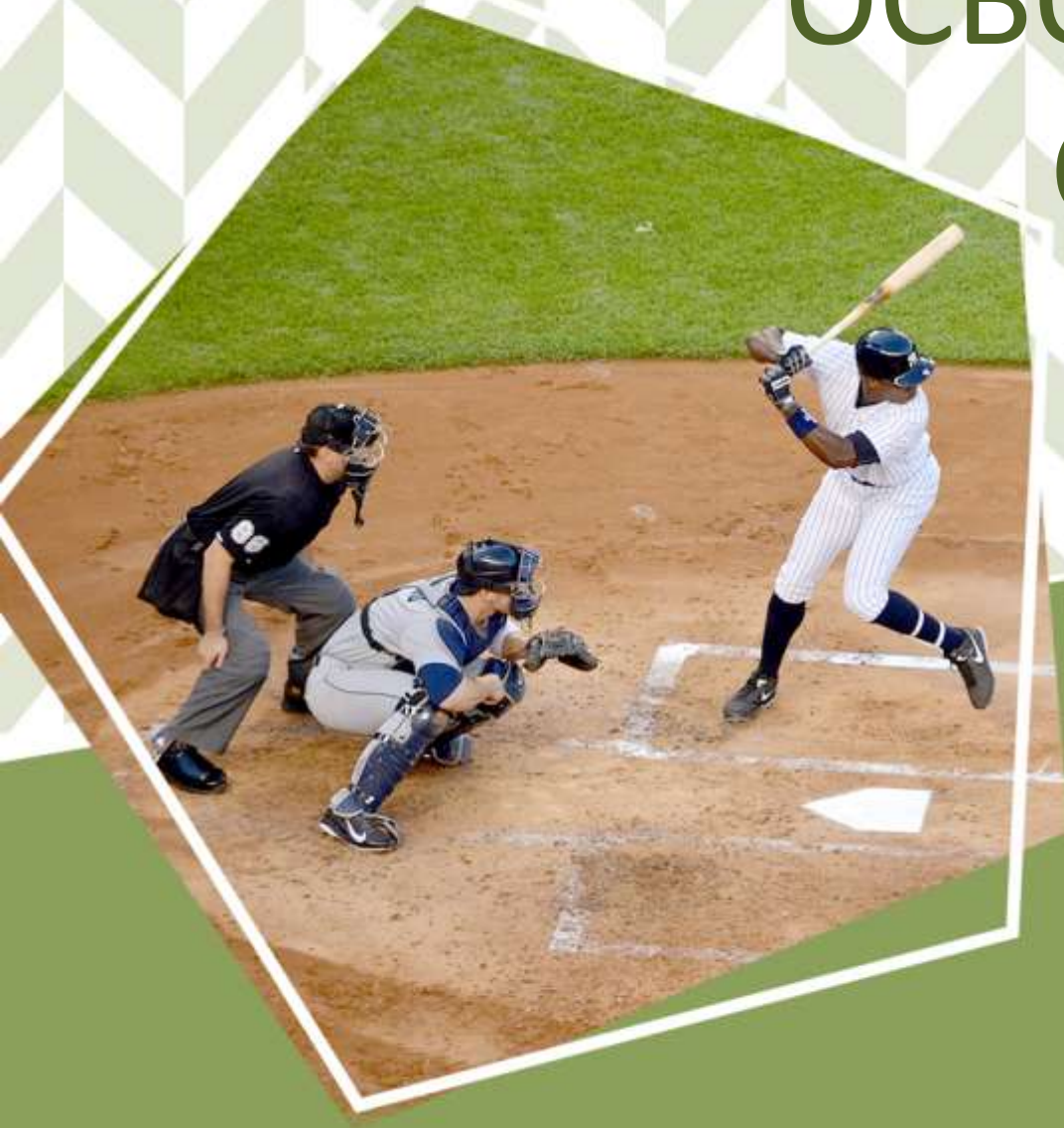


OCBOA Insurance Comparisons



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Insurance Comparison – What is Offered



General Liability Insurance

| | ArbiterSports | NASO (for individual members) |
|--|---------------|--|
| General Aggregate limit per official: | \$5M | \$14M - \$5M base, \$9M backup/excess policy |
| Products Completed Operations Aggregate: | \$5M | \$5M |
| Each occurrence limit | \$1M | \$6M - \$1M base, \$5M backup/excess policy |
| Personal & Advertising Injury limit | \$1M | \$1M |
| Damage to Premises rented to you | \$1M | \$1M |
| Sexual Abuse & Molestation each occurrence | \$1M | Not excluded, policy limits would apply per terms and conditions of policy |
| Sexual Abuse & Molestation - aggregate | \$2M | Not excluded, policy limits would apply per terms and conditions of policy |
| Participant legal liability | \$included | \$included |
| Chrisis Management - each event/aggregate | \$50,000 | \$50,000 Crisis Management Enhancement Endorsement |
| Deductible | \$0 | \$0 |

Below items are add-ons to policy that individuals must pay.

Excess Accident Medical

| | Individual plan | Group plan (Optional) |
|--|-----------------|--|
| Game Fee protection | \$0 | \$100/game, \$2,000 limit/year - Up to \$100 fee per scheduled game missed, subject to a maximum of \$500 per week. Maximum of \$2,000 per person, per injury, per calendar year, whichever occurs first |
| Maximum Benefit | \$50,000 | Medical Expense for Accident - \$25,000 per injury |
| Corridor Deductible | \$250 | \$1,000 (reducing) |
| Accidental Death and Dismemberment Max | \$10,000 | \$0 |
| Heart & Circulatory Malfunction Max | \$10,000 | \$0 |

NASO – Current Price \$91



MEMBER BENEFITS & SERVICES

Any Game, Any Time, Anywhere – You Are Covered

INSURANCE

(Sports Officials Security Program)

\$6 million General Liability Coverage
Excess coverage for claims for bodily injury, property damage and personal and advertising injury (defined as slander or libel) up to \$6 million per occurrence general liability limit with a personal aggregate of \$14 million.

Assault-Related \$30,500 Coverage
Provides coverage for certain legal fees and medical expenses and game fee losses resulting from injuries suffered when an official is the victim of an assault and/or battery by a spectator, fan or participant while officiating.

\$100,000 Game Call and Assigners' Coverage
Up to \$100,000 coverage for claims involving a challenged game call which resulted in a claimed financial loss or a suit against an assigner by a disgruntled official.

NASO covers common gaps in other officiating insurances, protecting you when other officiating coverages come up short.

PUBLICATIONS



Referee Magazine (NASO Edition)
Referee is the number one source of information for sports officials, written by officials. 84 pages of in-depth feature stories as only Referee can report them. Each issue includes news columns and journal-of-record reports and deep-coverage sport-specific sections with complete rule interpretations and caseplays.



Referee Digital Magazine
The NASO Members App allows you to access a digital version of your Referee magazine to read wherever you're on the go. NASO members also receive exclusive resources through the app as well as their member guidebook.



It's Official Newsletter
Monthly 16-page newsletter providing association news, information, caseplays and educational product discounts.



NASO Locker Room
Online newsletter includes latest news on NASO, officiating techniques and philosophy.



Referee Rules Challenge
Online access to sport quizzes that will help you improve your knowledge of the rules.

Officiating Resources
Special Members-only buying discounts on Referee and NASO publications. Savings up to 20%.

DISCOUNTS & SAVINGS



Marriott VIP Card
Provides discounted rates at Marriott & Starwood-branded hotels within the US and Canada, subject to availability.

With the VIP card, NASO members may receive a room rate of up to 25 percent off the regular price at participating hotels where space is available. The Athletic VIP card must be shown at check-in.

Registration Discount to The Sports Officiating Summit
Members only registration discounts.



Ump-Attire.com
10% discounts

INFORMATION SERVICES

Member Information & Consultation Program (MICEP)
Provides help when you need to sort out an officiating related issue, includes both free information and free consultation with a knowledgeable person.

CONTACT NASO

Address: 2017 Lathrop Ave
Racine, WI 53405
Phone: 262-632-5448
Web: naso.org
Email: naso@naso.org

Perks with NASO

1. Pricing discounted based on number of officials getting yearly.
2. Higher basic Coverage numbers
3. Monthly publications
 - a) Magazine
 - b) Online Newsletter
4. Discounts on other publications – like the CCA Manuals
5. Ump-Attire 10% discount
6. Marriot VIP card
7. Information Services

Arbiter – Pricing \$30 to \$40 (EXACT PRICE ONCE ASSOCIATION SIGNS UP WITH MEMBERSHIP TOTALS)



Arbiter Officials Association Insurance Coverage



General Liability Insurance

Effective Date: One year from date of signup

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)



Perks Arbiter

1. Cost

Excess Accident Medical

Effective Date: One year from date of signup

| | |
|--|---|
| 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 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

More information



Both use the same insurance underwriter of American Specialty.

For game fee coverage you need to personal add-on this benefit at an extra cost to you as an individual

Extra Medical coverage offers at another additional cost



Membership Voice on Insurance Options



Decision Time

During this year's elections for BOD and President members will also let the BOD know where they stand on the OCBOA insurance decision.

You will have 3 choices – NASO, Arbiter, Or BOD Decision

NASO

ARBITER

BOD
DECIDE



You Decide where
your vote goes

THANK
YOU

