

IAABO Officials Insurance Benefits & Limits

Master Policy Effective 5/15/17 - 5/15/18

Excess Accident Medical

\$25,000 Medical Expense Limit (excess) \$ 5,000 Deductible 1 Year Benefit Period

Accidental Death & Dismemberment

\$10,000 Accidental Death \$10,000 Accidental Dismemberment \$10,000 Heart & Circulatory Malfunction Benefit

Game Fee Reimbursement

100% of Game Fee up to \$50 per game \$2,000 Max Pay Out 7 Day Waiting Period

Catastrophic Cash Benefit Paralysis of:

 Lump Sum Maximum
 \$10,000

 Coma
 \$10,000

Paralysis of: \$10,000 Two or more Limbs (Upper/Lower)

\$10,000 One Limb (Upper or Lower)

Liability

Aggregate \$5,000,000 per Official/Per Location

Products-Completed Operations Aggregate Limit: \$5,000,000 **Personal & Advertising Injury Limit:** \$3,000,000 **Each Occurrence Limit:** \$3,000,000 Player vs. Player \$3,000,000 **Participant Legal Liability** \$3,000,000 \$ 100,000 **Fire Legal Liability Medical Expense Limit-Other than Participants** 5,000 **Deductibles:** NONE

Point of Contact

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Price: \$7.00 per official

Conditions for Purchasing the Insurance:

- 1. Official must be a registered member of IAABO
- 2. Official must have paid his or her dues and insurance cost