



## IAABO Officials Insurance Benefits & Limits

Master Policy Effective 10/15/21 – 10/14/22

<b>Voluntary Accident/Game Fee Coverage (\$6 per official) (covers accidental injuries during officiating – sickness is excluded)</b>	
<b>Excess Accident Medical</b>	
Medical Expense Limit per Injury (excess)	\$25,000
Deductible per Injury	\$5,000
Benefit Period	1 Year
<b>Accidental Death &amp; Dismemberment</b>	
Accidental Death	\$10,000
Accidental Dismemberment	\$10,000
<b>Game Fee Reimbursement (ONLY applies if you are injured during officiating)</b>	
Game Fee	100% up to \$50 per game
Max Pay Out per Policy Year	\$2,000
Waiting Period	7 Days
<b>Catastrophic Cash Benefit</b>	
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)

<b>Mandatory General Liability Coverage (all IAABO members are covered)</b>	
Aggregate	\$3,000,000 per Official/Per Location
Products-Completed Operations Aggregate Limit	\$1,000,000
Personal & Advertising Injury Limit:	\$1,000,000
Each Occurrence Limit	\$1,000,000
Player vs. Player	\$1,000,000
Participant Legal Liability	\$1,000,000
Fire Legal Liability	\$100,000
Medical Expense Limit-Other than Participants	\$5,000
Deductible	NONE

### Point of Contact

Eileen Stanton (Plan Administrator)

Eileen.Stanton@cbizbp.com

(609) 482-2207