

NASO's General Liability Insurance Protection Explanation

General Liability Insurance Coverage. The policy provides excess coverage for NASO members up to \$6,000,000 per occurrence (plus defense costs) for bodily injury, property damage and personal and advertising injury (libel/slander) third party claims arising from sporting activities that are organized by recognized sports organizations, leagues and associations. This includes coverage for scrimmages and practice games, but not pick-up games, as pick-up games are not generally organized by a recognized sports organization, league, conference or sanctioning body such as a local park department, or any other formal organized association. The policy also provides coverage for losses arising from assigning duties, attending seminars, conferences, clinics and similar meetings designed to improve officiating knowledge and skills.

Game Call and Assigners' Coverage. The general liability policy includes a unique enhancement that provides coverage to NASO members for officiating-related allegations resulting in an error or omissions claim - the standard general liability policy includes coverage for bodily injury, property damage and personal and advertising injury claims. This unique enhancement includes coverage for a challenged game call and allegations arising from game assignments. It also provides coverage for errors or omissions/wrongful act claims resulting from officiating sporting activities that are organized by a recognized sports organization, league or association, scrimmages, and practice games. While pick-up games are not covered (please see note above), unofficial games will be covered, so long as they are not pick-up games and the officials officiate using a set of rules. The per claim limit is \$100,000, which includes the cost of defense costs.

In regard to rules and equipment inquiries:

The NASO policy does not have any restrictions relative to equipment usage, monitoring, etc. However, an official's liability or exposure to a loss, goes up if rules are not (or allegedly are not) enforced and it could increase the likelihood of him/her determined to be negligent.

We frequently receive questions about whether coverage will apply in the event a sports playing rule or other rule is not properly enforced (i.e. a 5th quarter in a football game for the "second string," but for which the rules of the sport are being followed and enforced by the official). The policies we place do not exclude coverage for failing to follow or enforce playing rules. There are exclusions for intentional or criminal acts, but not normal acts of negligence or alleged negligence.

The NASO policy is intended to cover sports officials while officiating for claims brought by injured athletic participants alleging that the official was somehow negligent, or responsible, for that participant's injury.