



MEMBER OFFICIALS AND ASSOCIATIONS INSURANCE SUMMARY

7/1/25-7/1/26

Coverage Summary

Arbiter Officials Association member officials and member associations are provided with General Liability, Accident Medical, and Accidental Death & Dismemberment coverage while they are officiating during covered activities as outlined below, with options for associations to purchase Directors & Officers and Excess Liability insurance.

General Liability

Policy will provide \$1 million per occurrence, subject to a policy aggregate of \$5 million per official/covered association. Participant Legal Liability is included within the limits of coverage. Defense costs are paid in addition to these limits.

Accident Medical

Coverage is provided up to a limit of \$50,000, with a \$250 deductible. Benefit period is 52 weeks; first covered expenses must be incurred within 90 days of the covered accident. Coverage is excess of any other valid and collectible insurance the official may have in force. The \$250 deductible will need to be paid over any primary insurance the official may have in force.

Accidental Death & Dismemberment

Policy provides a \$10,000 limit for Accidental Death & Dismemberment, including limited coverage for heart and circulatory disorders.

Directors & Officers (optional)

Associations can purchase Directors & Officers insurance at limits of \$1 million or \$2 million. To learn more and purchase online, visit amerspec.com/arbiter.

Excess Liability (optional)

Associations can contact Susanne Watson at swatson@americanspecialty.com to discuss Excess Liability insurance options and complete an application if required. Minimum premium may apply.

Covered Activities (All Coverages)

- For coverage to apply, the official/association must be a registered member of Arbiter Officials Association. Associations must have 100% of officials participating in Arbiter Officials Association. Membership will be verified by Arbiter Sports before any claim is paid.
- This insurance coverage shall apply while the member official is engaging in officiating activities for sports/activities that are recognized by the state high school association where the game/contest takes place and that follow the sports guidelines of an accredited sport sanctioning organization or governing body. If a sport is recognized for either men or women by the state high school association, the official will be covered for officiating both men and women. Officiating activities include assigning, chain crew, and attending or operating officiating camps, clinics or meetings.
- Coverage will extend to non-high school activities as well, such as middle school, summer leagues, and recreational leagues, that are recognized by the state high school association where the game/contest takes place and that follow the sports guidelines of an accredited sport sanctioning organization or governing body.
- Operations for local associations include events such as training seminars, banquets, business meetings, and office premise liability.
- Coverage may extend to include travel directly to and from a covered activity for all Participant Accident benefits. No liability coverage is provided for travel to and from a covered activity.
- **No coverage will apply for officiating at the professional or semi-professional level.**

This is a general summary of policy coverages and is not intended to describe all the terms, provisions, conditions, and exclusions contained in each policy. If there is any discrepancy between this summary and the policy, the policy will prevail.

Insurance Carriers

The insurance carriers providing these admitted policies to Arbiter Officials Association are rated “A” or better by A.M. Best.

Claims & Questions

- Request a certificate of insurance online at americanspecialty.com/arbiter-certificate.
- Any Accident Medical claims should be reported to Health Special Risk, Inc., 8400 Bellevue Drive, Suite 150, Plano, TX, 75024 (claims@hsri.com). Policy Number: 11SPR0941203.
- Any General Liability claims should be reported to American Specialty Insurance & Risk Services, Inc., 7609 W. Jefferson Blvd., Suite 150, Fort Wayne, IN, 46804 (claims@americanspecialty.com). Policy Number: SBCGL1494005.
- For Directors & Officers questions and claims, visit amerspec.com/arbiter.
- For general questions regarding the Arbiter Officials Association Insurance Program, please contact American Specialty at 800-245-2744 or Susanne Watson at swatson@americanspecialty.com.