

## Arbiter Officials Association

The Arbiter Officials Association (AOA) is a new offering that combines insurance for officials with our popular officials eligibility tools into a single, low-cost membership.

### Membership in the AOA provides the following:

#### Insurance through American Specialty

See the included insurance data sheet for a full list of coverage and benefits

#### Online Registration Application

Collect personal information, fees, and consents from both returning and new officials

#### Online Testing Application

Administer one or more tests for each sport and share results with local associations in real-time

#### Online Clinics through Brainshark

Easily create online clinics that include PowerPoint slides, voiceover, videos, and more

#### In-Person Clinic Tracking

Track attendance for required state and local meetings

#### Eligibility Center

Use registration, testing, clinics, background checks, and more to create the requirements to receive assignments in each sport

#### Online Portal

Share information with your officials and community from a central location and full content management system

#### Customer Support

Support for your officials for account troubleshooting, password resets, etc.

#### Account Management

Dedicated Account Manager for you and your assigners from our Utah-based team

Cost of membership in the AOA is \$17 per official per year under a three-year term, or \$19 per official per year under a one-year term. Officials are enrolled in the AOA at the time they register with your organization. Membership in the organization resets on July 1 each year.



# Arbiter Officials Association Insurance Coverage

**ArbiterSports**



## General Liability Insurance

Effective Date: July 1, 2023 – July 1, 2024

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)



## Excess Accident Medical

Effective Date: July 1, 2020 – July 1, 2021

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 Up To \$1,000 per Covered Accident
Durable Medical Equipment – Maximum per Injury	Up To \$1,000 per Covered Accident 52
Out-Patient Prescriptions – Maximum per Injury	Weeks
Benefit Period	90 Days
Loss Incurral Period	No Sub-Limit
Concussion	Within 26 Hours
Treatment by a Physician	

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 are recognized by the high school state association and 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

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