

NASO INSURANCE OFFERS PEACE OF MIND

Before taking the field or court, every official should make sure they have insurance coverage, because you never know what might happen during a game. In today's climate, it is important for every official to have insurance to have some peace of mind. NASO members like you have that peace of mind because the best, most inclusive insurance is provided through NASO.

Officials face much more liability risk now than at any time in the past and NASO's Sports Officials Security Program covers you in every facet of your officiating. Think of it as a complete risk management and legal protection service that works before you even need it.

The first part of the NASO insurance program is general liability insurance coverage. In its simplest terms, NASO covers members for all organized sports, all levels and covers what you do as an official. It provides excess coverage for bodily injury, property damage and personal (libel and slander) injury during sporting activities that are organized by recognized sports organizations, leagues and associations. You are covered while assigning, attending seminars, camps, clinics or other similar meetings and covered up to \$6 million per occurrence.

Another facet of NASO insurance is the \$100,000 Game Call and Assigners Coverage. This protection covers you for claims against you alleging officiating errors or omissions resulted in a financial loss, but where no bodily injury occurred. This would cover you if you were

sued over a challenged game call which resulted in a claimed financial loss or a suit against an assigner by a disgruntled official. The policy limits include defense costs. In simplest terms, if someone sues you because of a game call you made, you are covered. You are also covered if you are an assigner or clinician and an official sues you for a decision you made.

Another perk of NASO insurance is access to the



Member Information and Consultation Program (MICP). If you have professional service type questions, NASO has the answers. Members can consult with an experienced professional for officiating related information at no charge and members may use this service up to three times a year.

The final piece of NASO insurance is the \$15,500 Assault Protection Program. As assaults become more common, unfortunately, this provides for reimbursement of certain expenses and loss of game fees resulting from injuries suffered when an official is a victim of an assault and/or battery by a spectator, fan or participant while officiating. Legal fee reimbursement may also be available and NASO puts members in contact with appropriate legal counsel. NASO provides up to \$4,500

reimbursement of reasonable non-contingent attorney fees in bringing a non-frivolous lawsuit against the perpetrator and NASO's Assault protection benefit pays up to \$100 for each game lost within 21 days after the injury, with a maximum of \$1,000. There is also a maximum of \$10,000 medical expense, to the extent not covered by other insurance.

It is also important to note that NASO insurance does

not include lost game fee insurance. That is an optional group coverage. NASO receives numerous inquiries from officials throughout the country about whether they are entitled to any compensation for games they were scheduled to work but missed due to

injury, pandemic-related issues, etc. The answer, unfortunately, is no, unless you are a member of an association that purchased the optional group coverage. If you are a member of that group, the reimbursement for lost game fees increased to \$100/game, up from \$50/game. This benefit was negotiated without raising premiums. Only games missed due to injury caused by an assault are covered for all NASO members, whether or not they are part of the optional group coverage.

The NASO membership package rate for current and prospective members remains at \$116 yearly. Some officials get more competitive rates by registering with groups. Details are available through the NASO Advantage website at nasoadvantage.com, the NASO website at naso.org or by calling NASO at 262-632-5448. ■