

WIAA Officials

2018-19 Officials Accident Medical and General Liability Insurance and Catastrophic Accident Medical Insurance Programs For Licensed Officials of the Wisconsin Interscholastic Athletic Association

Wisconsin Interscholastic Athletic Association Insurance Program for Officials

Today's game officials need the protection of a comprehensive program of insurance coverage's. And it takes a strong team to provide those coverage's! WIAA has teamed up with Special Markets Insurance Consultants, Inc., Mutual of Omaha Insurance Company, Omaha NE and RPS Bollinger and Markel Insurance Company to provide insurance for Officials licensed with the WIAA.

Who Is Covered?

Coverage is provided to all licensed officials while working regularly scheduled contests or scrimmages involving one or more WIAA member school. The contests and sports must be sanctioned, governed or sponsored by WIAA. The official must be licensed with the WIAA as an official for one or more sports. The official is also protected while participating in related activities, such as meetings, seminars and clinics.

Coverage Territory

Coverage applies to sponsored sports and activities in the USA. Direct group travel to and from sponsored activities is covered under the Base Accident Medical policy.

Program Summaries:

General Liability Insurance

This \$1,000,000 per Occurrence/\$3,000,000 General Aggregate coverage is provided under the WIAA General Liability policy issued by Markel Insurance Company. The plan is written on an Excess basis. The policy covers court judgements and awards, as well as legal fees and court costs. The policy also covers lawsuits for bodily injury, property damage and personal injury (i.e., defamation of character, libel, slander, and false arrest).

General Liability Limits

\$3,000,000 General Aggregate; \$1,000,000 per Occurrence; \$1,000,000 Products and Completed Operations Aggregate; \$1,000,000 Personal and Advertising Injury; \$5,000 Medical Expense; \$0 Deductible per Claim;

Accident Medical Programs

Base Accident Medical Insurance:

Coverage up to \$25,000 per Injury is provided by Markel Insurance Company, for accidental injuries. Each claim is subject to a \$250 Deductible. Covered Injuries to sound and natural teeth are payable up to the full limit on the policy. This policy has a one year Benefit Period. All claims are subject to policy provisions and exclusions. This policy is Excess to other insurance coverage's.

Base Accident Medical Limits: \$25,000 Medical Expense Benefit (52 weeks); \$250 Deductible; Full Excess Policy

Catastrophic Accident Medical Insurance:

Medical expenses in excess of the \$25,000 covered accident deductible (2 year deductible establishment period) are covered under the Catastrophic Accident Medical Insurance policy underwritten by Mutual of Omaha Insurance Company, Omaha, NE. This policy has a medical expense benefit limit of \$1,000,000. There is also a \$10,000 Accidental Death and Dismemberment benefit and a \$10,000 Heart and Circulatory Malfunction Benefit. This policy has a 10-year benefit period (from the accident date) and is excess over any other valid and collectible insurance or similar benefit program available to the injured party for a covered loss under the policy.

This is a benefit summary for the General Liability Insurance, Base Accident Medical Insurance and Catastrophic Accident Medical Insurance issued to the WIAA. The master policies contain complete detail of the benefits, exclusions and qualifications of the coverage. Should there be any discrepancy between the policy and this summary, policy provisions will prevail.

To Report A Claim

General Liability – If you are involved in an incident that results in a liability situation, please forward a copy of the summons and complaint immediately to the MARKEL INSURANCE COMPANY office. Also, as a service to all officials, an incident report will be available upon request.

Base Accident Medical – Claim forms are available from the WIAA office. Instructions for completing and submitting the claim are included on the claim form.

Base Accident Medical Insurance Underwritten By:
Markel Insurance Company

General Liability Underwritten By:
Markel Insurance Company

For medical claim information contact:

RPS Bollinger
Attn: Sharon Davino
150 JFK Parkway
Short Hills, NJ 07078-5000
800-350-8005

Catastrophic Accident Medical Insurance Underwritten by:

Mutual of Omaha Insurance Company, Omaha, NE
Special Markets Insurance Consultants, Inc.
1265 Main Street, Suite 202
Stevens Point, WI 54481
800-727-7642
email: smic_information@amwins.com

Catastrophic Accident Medical Insurance: To file a claim: Notify the WIAA of the incident; name, date of injury, brief overview of the incident and contact information. WIAA will review the information and confirm that the injury occurred during a sanctioned event. Once WIAA has confirmed the claim is eligible, WIAA will send a claim form to the contact person. Return the completed form to WIAA for processing.