



Wisconsin Interscholastic Athletic Association (WIAA) Officials Insurance Program 2024-25

Who is Covered?

The following lines of insurance will provide coverage to all WIAA licensed officials, working sanctioned/sponsored activities of the WIAA, including travel to and from.

General Liability

Coverage to all licensed officials from claims made by negligent acts, accidentally committed, resulting in bodily injury, personal and advertising injury or property damage to others.

<u>Coverage Description</u>	<u>Limit</u>
General Aggregate (per event)	\$5,000,000
Products & Completed Work Total Limit	\$5,000,000
Personal Injury (each person limit)	\$5,000,000
Advertising Injury (each person limit)	\$5,000,000
Per Occurrence Limit	\$5,000,000
Premise Damage Limit	\$1,000,000
Sexual Abuse	\$1,000,000

Accident Medical Coverage

Coverage to all licensed officials for accidental injuries while working WIAA sanctioned/sponsored activities. The Accident/Medical policy is written on an excess basis.

<u>Benefit Schedule</u>	<u>Limit</u>
Accidental Death & Dismemberment	\$10,000
Incurral Period	52 weeks
Heart and/or Circulatory Benefit Rider	Included
Accident Medical Limit	\$100,000
Deductible	\$1,000
Benefit Period	52 weeks
Incurral Period	30 days
Dental Maximum	\$250 (per tooth)

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Accident Indemnity Benefit (Loss of Game Fee)

Loss of Game Fee benefit that provides payment for WIAA contracted games missed due to an injury sustained while officiating a WIAA sanctioned/sponsored activity.

Terms/Conditions of Loss of Game Fee Benefit

Waiting Period	7 Days
Weekly Maximum Amount	\$25
Maximum number of weeks	0 13
Incurral Period	30 days

WIAA Officials Insurance Administrator

If you are involved in an incident that may require coverage on any of the above-mentioned policies, please contact The Insurance Center immediately.

We will discuss the claim process and provide you with the necessary paperwork to file your claim.



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Disclaimer: This is an insurance overview for summary purposes only; for complete policy terms and conditions please refer to the Master Policy.