



## Wisconsin Interscholastic Athletic Association (WIAA) Officials Insurance Program 2020-2021

### **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.

<b><u>Coverage Description</u></b>	<b><u>Limit</u></b>
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	\$300,000
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.

<b><u>Benefit Schedule</u></b>	<b><u>Limit</u></b>
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)

**New this year!** 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	\$250
Maximum number of weeks	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 Loomis & LaPann, Inc. immediately.

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



[www.loomislapann.com](http://www.loomislapann.com)

(P) 518-792-6561 | (F) 518-792-3426

Greg Joly [gjoly@loomislapann.com](mailto:gjoly@loomislapann.com)

Lori George [lgeorge@loomislapann.com](mailto:lgeorge@loomislapann.com)

Karen Boller [kboller@loomislapann.com](mailto:kboller@loomislapann.com)

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