



## Wisconsin Interscholastic Athletic Association Officials Insurance Program

### **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                   | \$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.

| <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)   |



## Wisconsin Interscholastic Athletic Association Officials Insurance Program

### **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   | \$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 The Insurance Center immediately.

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



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

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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.*