

# 2003 U.S. Lacrosse Officials Program Comparison

Program Details	U.S. Lacrosse	NFHS Officials Association	
<b>Eligibility</b>	Member officials of U.S. Lacrosse	Member officials of NFHS Officials Association	
<b>Covered activities</b>	Officiating any amateur lacrosse activities	Officiating amateur sports sanctioned for HS play by state	
<b>Coverages</b>			
Liability			
Per Occurrence	\$1,000,000	\$1,000,000	
Aggregate	\$5,000,000	\$5,000,000	
Products/Completed Operations	\$2,000,000	\$1,000,000	
Personal Injury/Advertising	\$1,000,000	\$1,000,000	
Sexual Abuse Molestation	Yes - \$1,000,000 occ./ \$2,000,000 agg.	None	
Hired/Non-Owned Auto	\$1,000,000 (national office use only)	\$1,000,000 (national office use only)	
Fire Legal Liability	\$100,000	\$50,000	
Medical Payments to non-members	\$5,000	\$10,000	
Deductible	\$0	\$0	
Excess Liability	\$1,000,000 per occurrence; follow-form coverage		
Accident-Medical			
Medical Limit Per Injury	\$25,000	\$10,000	
Dental Expense Limit	Included	Included in above limit	
Deductible Per Claim	\$500	\$2,500	
Game Fee Reimbursement	\$200 per game / \$7,500 max. 26 week benefit period / 7-day waiting period	None	
Accidental Death and Dismemberment	\$10,000	\$2,500	
Medical Evacuation	\$10,000	None	
Repatriation of Remains	\$10,000	None	
Catastrophic Accident	Yes	None	
Accident-Medical Expense Limit	\$1,000,000		
Lifetime Benefit Period - Deductible	\$25,000		
Deductible Incurral Period	2 years		
Catastrophic Cash Benefit	\$250,000		
Benefit Period	10 years		
<b>Legal Services</b>	Assault Protection	None	
		None	
<b>Optional Coverages</b>	Directors & Officers Liability		
* * <u>INCLUDED</u>	Limit Per Claim	\$1,000,000	\$1,000,000
	Total Payments	\$1,000,000	\$1,000,000
	Deductible Per Claim	\$1,000	\$1,000,000
	Annual Premium	\$385	\$350
	Other		Supplemental Accident Medical
			\$100,000 per injury limit
			\$100 deductible
			Cost: \$10 per official per year
<b>Insurance Companies</b>	Accident-Medical / Catastrophic Accident	AIG Life Insurance, rated "A++" by A.M. Best	Markel Insurance Co., rated "A" by A.M. Best
	Liability / Excess Liability	Markel Insurance Co., rated "A" by A.M. Best	Markel Insurance Co., rated "A" by A.M. Best
	Optional Coverages	Chubb Insurance Grp., rated "A+" by A.M. Best	Chubb Insurance Grp., rated "A+" by A.M. Best
<b>Member Fees</b>		\$50	\$30

*NO COST \$8.50*

# CLAIMS PAID

Massachusetts basketball official . . . auto accident on way to game . . . **\$4,000 paid**

Oklahoma baseball umpire . . . heel and foot injury . . . **\$745 paid**

Illinois basketball official . . . knee injury . . . **\$2,470 paid**

Ohio basketball official . . . broken toe . . . **\$1,900 paid**

Texas basketball official . . . torn lateral meniscus in knee . . . **\$810 paid**

NASO

## PROGRAM OVERVIEW

This program protects you from losing officiating game fees because of injury. The policy pays 100% of your lost game fees subject to: a per game maximum, an annual maximum and a time limitation. The NASO GAME-FEE PROTECTION PROGRAM pays you regardless of other separate coverage you may have.

### How Does It Work?

The policy pays if you are injured while participating in, to include traveling to and from, a regularly scheduled activity (see DEFINITIONS) and it is medically determined the injury prevents you from officiating.

Upon being injured, you seek medical treatment. The doctor advises you not to officiate for a given amount of time. Starting with the date immediately following the date of injury, there is a 10-day waiting period. Then you become eligible for benefits and receive pay for the games you now are missing.

You will be required to obtain verification from your assignor of the assignments you could not work and the fees you would have received.

### Brand New! Three Protection Options!

You now have three Game-Fee Protection options to choose from. Select the program which best fits your personal needs.

#### Option 1

\$50 maximum per game  
\$1,000 maximum per year  
Benefits payable up to 26 straight weeks  
Annual Premium \$25.00

#### Option 2

\$100 maximum per game  
\$2,000 maximum per year  
Benefits payable up to 26 straight weeks  
Annual Premium \$75.00

#### Option 3

\$400 maximum per game  
\$4,000 maximum per year  
Benefits payable up to 52 straight weeks  
Annual Premium \$100.00