

SPORTS OFFICIALS SECURITY (S.O.S.) PROGRAM

With NASO, everything you do as an official — from assigning games, to working as a clinic trainer, to good old fashioned onfield or oncourt officiating — is covered by NASO's Sports Officials Security (S.O.S.) Program. NASO's insurance program is preeminent in the officiating world. You simply will not find a more far reaching and comprehensive insurance package.



The NASO Sports Officials Security Program (S.O.S.) provides you with vital lifetime insurance protections. And because you as an official, work in an injury-prone, dispute-ridden environment, you need insurance liability protection. The program also provides you with permanent protections plus defense costs to fill in 'gaps' in any officiating coverage's you may already have and provides you insurance even when you do not have any other coverage at all. Your personal coverage's continue forever (beyond membership or retirement) so long as you were insured at the time of the occurrence – permanent lifetime protection.

NASO Membership includes the following benefits and services:

- Sports Officials Security Program (S.O.S.)
- \$3,000,000 General Liability Insurance Protection
- Member Information and Consultation Program (MICP)
- \$50,000 Game Call and Assigners' Coverage
- \$5,000 Heart or Circulatory Malfunction Death Benefit coverage
- Assault Protection Program
- Assault-Related Medical Coverage
- Optional Game Fee Loss Insurance
- *Referee* magazine 12-month Subscription, 'Members-only' Edition
- Monthly *It's Official* newsletter
- Monthly *LockerRoom* e-newsletter
- Annual sport quizzes
- Advocating on critical issues impacting sports officiating
- Discounts on *Referee* and NASO publications
- Savings on Personal Services (credit cards, rental cars, hotels and more)
- Relocation Referral Services
- Marriott Athletic VIP Card — Save up to 50%
- NASO membership is Tax Deductible

Why Do I Need the S.O.S. Program?

What happens if you're dragged into court because it's claimed you were negligent in ensuring the safety of a game participant? How about if some overzealous parent decides to take you to court because of a ruling you made during a game? Those are distinct possibilities in today's litigious society. You will have your defense costs covered in addition to policy limits. While other insurance plans aimed at officials might not cover you for all contingencies, NASO's insurance plan covers alleged officiating related errors during normal officiating activities and decisions you made as an assigner. Not only that, but take a close look at other organizations' insurance coverage and you might find they don't cover officiating such sports as boxing, wrestling or rowing. NASO's coverage extends to officials in all sports. It also extends to your other officiating-related activities such as assigning or working as an officiating camp clinician. But perhaps best of all, NASO's S.O.S. program starts helping you before anyone ever brings a lawsuit against you. By utilizing NASO's Member Information and Consultation Program, a benefit of the S.O.S. program, you can effectively head off problems before they start.

Who Is Eligible for the S.O.S. Program?

Anyone entitled to NASO benefits has automatic access to the S.O.S. program.

What is covered?

Any activity having to do with your officiating avocation. Coverage extends to all your officiating activities for recognized sports organizations, leagues and associations. Your policy also provides excess coverage for claims for bodily injury, property damage and personal injury during sporting activities that are organized by recognized sports organizations, leagues and associations and while assigning, attending seminars, conferences, camps, clinics and similar meetings designed to improve officiating knowledge and skills. Coverage extends to claims brought against the official by athletic participants (participants legal ability). Coverage is also provided for claims alleging a breach of duty as an official by reason of error or omission occurring while acting as an official.

What are the Policy Limits?

The policy provides excess coverage up to a \$3,000,000 per occurrence general liability limit with a personal aggregate of \$4,000,000. The per occurrence limit is the most the policy will pay for all insureds for any one occurrence. \$50,000 Game Call and Assigners' coverage per occurrence. This limit is included, and not in addition, to the overall \$3,000,000 occurrence and \$4,000,000 personal aggregate limits. The per occurrence limit is the most the policy will pay for all insureds for any one occurrence.

Game Call and Assigners' Coverage

You're covered for claims against you alleging officiating related errors or omissions which result in a claimed financial loss, but where there is no bodily injury. It would cover a challenged game call which resulted in a claimed financial loss or a suit against an assigner by a disgruntled official. Policy limits include defense costs.

Heart or Circulatory Malfunction Death Benefit

In the event of an officiating-related cardiac death, NASO provides \$5,000 coverage.

Member Information and Consultation Program (MICP)

The most comprehensive source of officiating-related information. NASO members can utilize MICP to access a wealth of information, culled from NASO's Legal Library of thousands of officiating related articles, columns and case studies.

Assault Protection Program

Provides coverage for certain expenses and loss of game fees resulting from injuries suffered when an official is the victim of an assault and/or battery by a spectator, fan or participant while the official is performing officiating duties or as a direct result of performing officiating duties at an organized sporting event.

When you join NASO you'll receive further details – case studies and benefits included in NASO's Membership Benefit Guidebook 2010-2011.

To join contact NASO at 1-262-632-5448 or visit www.naso.org

The National Association of Sports Officials

