MEMBER OFFICIALS AND ASSOCIATIONS INSURANCE SUMMARY
7/1/26-7/1/27

Coverage Summary

Arbiter Officials Association member officials are provided with General Liability, Accident Medical, and Accidental Death & Dismemberment coverage while they are officiating during covered activities as outlined below. Associations also have the option to purchase General Liability coverage for the association entity as well as Directors & Officers and Excess Liability insurance.

General Liability
Policy provides $1 million per occurrence, subject to a $5 million aggregate limit per official or covered association. Participant Legal Liability is included within the policy limits. Defense costs are paid in addition to these limits.

- Local officials associations may purchase General Liability coverage for their association entity through the Arbiter insurance program by completing an application here.

Accident Medical
Coverage is provided up to a limit of $50,000 per injury. Benefit period is 52 weeks. First expenses must be incurred within 90 days of the covered accident. Coverage is excess over any other valid and collectible insurance the official may have. A $250 deductible applies and is payable after any primary insurance benefits available to the official.

Accidental Death & Dismemberment
Policy provides a $10,000 limit for Accidental Death & Dismemberment, including limited coverage for heart and circulatory disorders.

Directors & Officers (optional)
Associations may purchase Directors & Officers insurance at limits of $1 million or $2 million. This coverage protects the association, its board members, and officers against allegations of wrongful acts, errors, and omissions. To learn more or purchase coverage online, click here.

Excess Liability (optional)
Associations may contact Susanne Watson at swatson@americanspecialty.com to discuss Excess Liability insurance options and complete an application if required. Minimum premium may apply.

Covered Activities (All Coverages)

- To be eligible for coverage, an official must be a registered member of Arbiter Officials Association. Associations must have 100% of officials participating in Arbiter Officials Association. Membership will be verified by Arbiter Sports before any claim is paid.
- Coverage applies while the member official is engaged in officiating activities for sports/activities that are recognized by the state high school association where the game or contest takes place and follow the sports guidelines of an accredited sport sanctioning organization or governing body. If a sport is recognized by the state high school association for either men or women, coverage extends to officiating both men's and women's competitions. Officiating activities include officiating games or contests, assigning, chain crew, and attending or operating officiating camps, clinics or meetings.
- Coverage extends to non-high school activities, such as middle school, summer leagues, and recreational leagues events, provided they are sports that are are recognized by the state high school association where the game or contest takes place and follow the sports guidelines of an accredited sport sanctioning organization or governing body.
- If endorsed to the policy, coverage for local associations includes operations such as training seminars, banquets, business meetings, and office premise liability.
- Coverage may extend to include travel directly to and from a covered activity under the Accident Medical and AD&D policy. No liability coverage is provided for travel to and from a covered activity.
- **No coverage will apply for officiating at the professional or semi-professional level.**

This is a general summary of policy coverages and is not intended to describe all the terms, provisions, conditions, and exclusions contained in each policy. If there is any discrepancy between this summary and the policy, the policy will prevail.

Insurance Carriers

The insurance carriers providing these admitted policies to Arbiter Officials Association are rated “A” or better by A.M. Best.

Claims

Accident Medical	General Liability	Directors & Officers
Report claims to Health Special Risk, Inc., 8400 Belleview Drive, Suite 150, Plano, TX, 75024 (claims@hsri.com). Contact Susanne Watson at swatson@americanspecialty.com for a copy of the claim form. Policy Number: 11SPR0941204.	Report incidents which may lead to a liability claim or lawsuit to American Specialty Insurance & Risk Services, Inc., 7609 W. Jefferson Blvd., Suite 150, Fort Wayne, IN, 46804 (claims@americanspecialty.com). Online form available here. Policy Number: SBCGL1494006.	Visit amerspec.com/arbiter to learn more about the D&O coverage offered, purchase coverage, and report a claim or situation which may give rise to a claim.

Questions

- Request a certificate of insurance online at americanspecialty.com/arbiter-certificate.
- Local associations can apply for General Liability coverage at americanspecialtyexpress.com/arbiter-association.
- For general questions regarding the Arbiter Officials Association Insurance Program, please contact American Specialty at 800-245-2744 or Susanne Watson at swatson@americanspecialty.com.

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