



IAABO Officials Insurance Benefits & Limits
 Master Policy Effective 10/15/24 – 10/14/25

Voluntary Accident/Game Fee Coverage (\$7.75 per official) (covers accidental injuries during officiating – sickness is excluded)	
Excess Accident Medical	
Medical Expense Limit per Injury (excess)	\$25,000
Deductible per Injury	\$5,000
Benefit Period	1 Year
Accidental Death & Dismemberment	
Accidental Death	\$10,000
Accidental Dismemberment	\$10,000
Game Fee Reimbursement (ONLY applies if you are injured during officiating)	
Game Fee	100% up to \$50 per game
Max Pay Out per Policy Year	\$500
Waiting Period	7 Days
Catastrophic Cash Benefit	
Lump Sum Maximum	\$10,000
Coma	\$10,000
Paralysis of:	\$10,000 Two or more Limbs (Upper/Lower)
	\$10,000 One Limb (Upper or Lower)

Mandatory General Liability Coverage (all IAABO members are covered)	
Aggregate	\$3,000,000 per Official/Per Location
Products-Completed Operations Aggregate Limit	\$1,000,000
Personal & Advertising Injury Limit:	\$1,000,000
Each Occurrence Limit	\$1,000,000
Player vs. Player	\$1,000,000
Participant Legal Liability	\$1,000,000
Property Damage Liability	\$100,000
Medical Expense Limit-Other than Participants	\$5,000
Deductible	NONE

Point of Contact

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