

Extended Insurance Coverage for USA Volleyball Certified Officials

The USA Volleyball insurance program provides protection to USA Volleyball certified officials while officiating "approved or sanctioned" events as part of the regional annual membership fee. <u>USA Volleyball certified</u> <u>officials can protect themselves against claims of negligence by players or spectators and from personal injury</u> <u>resulting from an accident while officiating non-sanctioned volleyball competitions for an additional charge of</u> <u>\$6.85.</u> USA Volleyball certified officials subscribing to this extension of insurance coverage can now have excellent insurance coverage for sanctioned and non-sanctioned volleyball competitions in which they are involved. Please keep in mind that coverage is afforded for volleyball officiating only and would not extend to basketball, soccer or any other sport. <u>Members of PAVO already have coverage</u> that includes officiating at any volleyball event (excluding back-yard volleyball events and/or bar events).

For an additional \$6.85, the following General Liability and Excess Medical coverage is provided to RVA members who are USA Volleyball certified officials during the membership year (September 1, 2023 – August 31, 2024):

<u>General Liability</u> (Bodily Injury and Property Damage)

- \$4,000,000 General Aggregate Per Event
- \$15,000,000 Policy Aggregate Cap
- \$2,000,000 Each Occurrence
- \$2,000,000 Products/Completed Operations
- \$2,000,000 Personal Injury and Advertising Injury Liability
- \$2,000,000 Damage to premises rented to you
- Excluded Medical Payments (premises only)

Sports Accident - Excess Medical

Coverage is provided to USA Volleyball certified officials who sustain bodily injury caused by an accident for reasonable, eligible medical expenses in excess of the deductible amount. For coverage to apply, bodily injury must occur while traveling directly to or from a volleyball competition or while participating as an official at a volleyball competition. Eligible expenses must be incurred within one year of the accident. The policy provides coverage against loss in excess of coverage provided by any other valid and collectible insurance.

\$25,000 Maximum Per Injury

\$250 deductible per injury if covered by other valid and collectible insurance. \$1,000 deductible per injury if not covered by other valid and collectible insurance.

Sports Accident – Accidental Death & Dismemberment

\$10,000 Principal Sum

Coverage will pay \$10,000 for the accidental loss of life and \$2,500, \$5,000 or \$10,000 (depending on loss type) for covered incidents resulting in accidental dismemberment. Loss must occur within 365 days after the date of accident.

To obtain this coverage, contact your Regional Commissioner.

This is only a general summary of coverage and is not intended to attempt to describe all of the insurance policy provisions. Actual coverages are detailed in the policy and are subject to the conditions contained therein.