INTERNATIONAL ASSOCIATION OF APPROVED BASKETBALL OFFICIALS

Officials Insurance Benefits & Limits

MASTER POLICY PERIOD
10/15/26 – 10/15/27

General Liability Coverage

Third-party bodily injury/property damage liability arising from covered activities

Mandatory · all IAABO members are covered · Arch Insurance Co.

General Aggregate (per official)	**$5,000,000**
Products-Completed Operations Aggregate	**$5,000,000**
Each Occurrence (Bodily Injury & Property Damage)	**$1,000,000**
Personal & Advertising Injury	**$1,000,000**
Damage to Rented Premises (each occurrence)	**$1,000,000**
Abuse/Molestation (each incident)	**$1,000,000**
Abuse/Molestation (aggregate)	**$2,000,000**
Medical Expense (any one person)	**Excluded**
Deductible	**None**

When Coverage Applies

Coverage applies to registered IAABO participants and volunteers in good standing while participating in covered basketball officiating activities, training activities, IAABO/IAABO Board-sponsored activities, and authorized travel directly to and from covered activities.

Important: Officiating coverage is limited to sanctioned contests governed by an official rule book. Backyard, Collegiate, and Professional contests are not included.

Point of Contact — Claims

Claire Jensen, Claims Advocate · Hylant Insurance
Claire.Jensen@hylant.com · (317) 817-5183

Blanket Accident Coverage

Medical benefits for covered accidental bodily injuries

Illness is excluded · Chubb (Federal Insurance Co.)

ACCIDENT MEDICAL	
Medical Expense Limit	**$5,000**
Deductible	**$0**
ACCIDENTAL DEATH & DISMEMBERMENT	
Principal Sum	**$10,000**
Loss of Life	**100%**
Loss of both hands, both feet, sight, or any two of hand/foot/sight of one eye	**100%**
Loss of speech and hearing	**100%**
Loss of one hand, one foot, or sight of one eye	**100%**
Loss of speech or hearing	**50%**
Loss of thumb and index finger (same hand)	**25%**
Aggregate Limit (any one accident)	**$50,000**
Applies if several officials are injured in the same accident: combined Medical and AD&D payments for that accident are capped at $50,000 total.	
CATASTROPHIC ACCIDENT CASH	
Maximum Benefit	**$10,000**
Waiting Period	**90 Days**

Optional Game Fee Insurance — Cost: $8.00

Weekly benefits for qualifying temporary total disability from a covered accidental bodily injury

Temporary Total Disability (TTD) / Weekly Accident Indemnity

Weekly Compensation	**$39.00 / week**
Maximum Benefit	**$507.00**
Maximum Benefit Period	**13 Weeks**
Elimination (Waiting) Period	**7 Days**

Accident coverage excludes disease or illness, intoxication, narcotics, illegal acts, and other exclusions listed in the policy. This sheet is a summary only; the master policies govern all coverage terms, limits, and exclusions.