



## 2024– 2025 Officials Insurance Program

# HYLANT

This is only a very general reference to what coverage(s) the insurance policy (or policies) will provide, and is not intended to attempt to describe all of the various details pertaining to the insurance. Actual coverages are detailed in the policy of insurance and are always subject to all terms, provisions, conditions, and exclusions as contained therein.

**OHSAA registered officials will continue to have membership in the National Federation of Officials Association (NFOA). Hylant will be the sole provider of insurance for OHSAA registered officials. Through Hylant, general liability, accident medical, and accidental death and dismemberment insurance is provided as described below. *Game fee loss is not part of this program.***

**All coverages will exclude claims for officiating at the professional level.**

Our officials insurance program offers several types of insurance designed specifically for officials in your state. Coverages include General Liability and Participant Accident.

### **Eligibility & Policy Period (All Coverages)**

For coverage to apply, the individual must be a registered official (including those officials in training) with the OHSAA. Membership will be verified with the OHSAA before any claim is paid. Coverage for each official will begin the later of **August 1, 2024** or the date the official registers with the OHSAA and will expire on **August 1, 2025**.

### **General Liability**

Policy will provide \$1 million per occurrence, subject to a policy aggregate of \$5 million per official. Participant Legal Liability is included within the limits of coverage.

### **Participant Accident Benefits**

**Accident Medical:** Coverage is provided up to a limit of \$25,000, with a \$500 deductible. Coverage is excess of any other valid and collectible insurance the official may have in force. The \$500 deductible will need to be paid over any primary insurance the official may have in force. The benefit period is 2 years.

**Accidental Death & Dismemberment:** Policy provides a \$7,500 limit for accidental death and dismemberment, including limited coverage for heart and circulatory disorders.

**Outpatient Physical Therapy Expense Benefit:** Eligible medical expenses covered at 80% of cost up to \$25,000 limit. Previously, these expenses were limited to \$50 per visit and a maximum of \$2,000.

### **Covered Activities (All Coverages)**

- This insurance coverage shall apply only while the member is engaging in the officiating activities for sports/activities that are recognized by OHSAA and that follow the sports guidelines of an accredited sport sanctioning organization or governing body. If a sport is recognized for either men or women by the OHSAA the official will be covered for officiating both men and women. Officiating activities include assigning, chain crew, and attending or operating officiating camps, clinics or meetings. Covered activities do not include officiating practices, competitions, or activities that are not sanctioned by a league or association.
- Coverage may extend to include travel directly to and from a covered activity for all participant accident benefits. **No liability coverage is provided for travel to and from a covered activity.**
- Officiating activities include assigning, chain crew, and attending or operating officiating camps, clinics or meetings.
- All coverages will exclude claims for officiating at the professional level.

### **Claims & Questions**

- Claims must be reported within 12 months plus 90 days from the date of loss
- Report claims to Hylant, 565 Metro Place South., Suite 450, Dublin, OH, 43017 to the attention of Cathy Noskowiak. Claims can also be emailed to [cathy.noskowiak@hylant.com](mailto:cathy.noskowiak@hylant.com)
- For questions regarding this summary, please contact Phil Hein at Hylant at 614-932-1265