



2012-2013 Season 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. USA Volleyball certified officials can protect themselves against claims of negligence by players or spectators and from personal injury resulting from an accident while officiating non-sanctioned USA Volleyball activities for an additional charge of \$6.85. USA Volleyball certified officials subscribing to this extension of insurance coverage can now have excellent insurance coverage for any volleyball officiating activity 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. Members of PAVO already have coverage 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 for all volleyball officiating activities during the membership year (September 1, 2012 - August 31, 2013):

GENERAL LIABILITY (Bodily Injury and Property Damage)

\$5,000,000	General Aggregate – Per Event
\$1,000,000	Each Occurrence
\$1,000,000	Products/Completed Operations
\$1,000,000	Personal Injury and Advertising Injury Liability
\$1,000,000	Damage to premises rented to you
Excluded	Medical Payments (premises only)

SPORT ACCIDENT (Excess Medical)

Coverage is provided to each participant who sustains 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 event or while participating as an official at a volleyball event. 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	Excess Medical Expenses - 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 while participating in a covered activity. Coverage will also pay \$5,000 or \$10,000 (depending on loss type) for accidental dismemberment resulting from a covered activity. Loss must occur within 100 days of the date of accident.

To obtain this coverage, contact your Regional Commissioner.