

TASO INSURANCE PROGRAM

Underwriting Facility – General Information

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Insurance Program General Description

What insurance benefits does my TASO membership provide?

TASO membership includes a package providing members with general liability, accident protection, and sexual abuse and molestation coverage. This coverage is automatically provided to members as a part of TASO membership dues. There is no additional fee for this insurance.

Who is covered?

All officials currently registered with the TASO state office are covered under the insurance program.

What activities are covered?

TASO members are covered for the following activities under the insurance program:

- **All activities necessary to conduct of practices and games**
- **In order for a member to be covered for his/her officiating, the sport must be recognized by the University Interscholastic League (UIL). Exclusions include, but not limited to, 7 on 7 football games and 3 on 3 basketball games.**
- **Officiating duties also include chain crews and attending officiating camps, clinics, and meetings**
- **Coverage for members is not limited to high school activities. It also extends to officiating college, junior college, independent youth, adult, and recreational leagues. Coverage is limited only to officiating sports that are recognized by the UIL.**
- **No coverage is provided for the officiating of any professional sport.**

Coverage Summary

General Liability Protection Program

The general liability protection program provides protection for members against claims of bodily injury liability, property damage liability and the litigation costs to defend against such claims. Coverage is provided up to \$1,000,000.00 per occurrence with a general aggregate amount of \$2,000,000.00. There is a \$500.00 deductible for property damage claims.

General Liability Protection Program Limits

\$2,000,000.00 General Aggregate

\$1,000,000.00 Each Occurrence

\$1,000,000.00 Products/Completed Operations

\$1,000,000.00 Personal & Advertising Injury

\$100,000.00 Fire Damage

\$100,000.00 Sexual Abuse and Molestation Coverage

No Deductible for Acts of Terrorism

Participant Accident Protection Program

The participant accident protection program covers members while participating in Covered Activities and while traveling, directly and without interruption, to and from any Covered Activity and their homes or places of residence and/or places of employment.

Participant Accident Protection Program Limits (EXCESS COVERAGE ONLY)

\$25,000.00 Maximum Medical Expense Benefit

\$5,000.00 Accidental Death & Dismemberment Benefit

\$1,000.00 Limit for Physiotherapy and/or Chiropractic Treatment

\$500.00 Deductible Amount

52 Week Benefit Period

How to File a Claim

Accident Claims

To file an Accident Claim for accidental injuries occurring on or after 7/1/05, print Part B of the Notification of Injury Form, follow the instructions on the form, and submit copies of itemized medical bills and the explanation of benefits forms from your primary insurer to the TASO state office for processing. A representative from the TASO state office will contact you to verify receipt of your claim and gather additional information to process your claim.

Liability Claims

If you are involved in an accident that results or could result in a liability claim, or if you are named in a lawsuit as a result of a covered activity under the TASO insurance policy, please contact Don Whitaker at Whitaker Insurance Associates, Inc. immediately at 888-824-1777 or 210-824-3777. Liability claims typically involve court-imposed deadlines. Please fax all legal notices of claims to Don Whitaker at 210-824-7007.