

TASO Insurance Programs

DIRECTORS & OFFICERS LIABILITY ** GENERAL LIABILITY ** ACCIDENT PROTECTION

Insurance Program General Description

What insurance benefits does my TASO membership provide?

TASO membership include an insurance package providing chapters and members with director and officer liability, general liability (including sexual abuse and molestation coverage) and accident protection. This coverage is automatically provided to members as part of TASO membership dues.

Who is covered?

All officials currently registered with the TASO state office are covered under the insurance program. The TASO Board of Directors, each sport division board of directors, and each local chapter board of directors is covered under the general liability policy.& Director's & Officer's Liability Policy.

What activities are covered?

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

- All activities necessary to the 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). However, while the UIL does not recognize 7 on 7 Football and 3 on 3 Basketball, TASO's Member Liability does provide coverage while officiating these games.
- Officiating duties also include chain crews and attending officiating camps, clinics, and meetings.
- Coverage for members extends to officiating varsity, sub-varsity, junior high games, and middle school games. It also extends to officiating, independent youth, adult, and recreational leagues. **IMPORTANT CHANGE:** The officiating game/match assignment must come thru a TASO Chapter or assigning authority authorized by TASO.
- No coverage is provided for the officiating of any professional sport.

Coverage Summary

DIRECTOR'S & OFFICER'S LIABILITY

What does a D&O policy cover?

D&O liability protects TASO, each division entity and each chapter entity from claims arising out of wrongful acts or claims of errors and omissions. Some examples of D&O type claims would be those stemming from eligibility matters, discrimination or wrongful termination, The policy specifically excludes claims that result from bodily injury or property damage. Those types of claims are covered by the general liability policy.

Who is covered?

This program provides broad coverage for TASO and each division entity and each chapter entity of each division. It not only covers the officers and directors of TASO, each division entity and each chapter entity, but also provides protection for anyone acting in an official capacity on behalf of any covered insured including assignment secretaries.

D&O Liability Limits:

- Limit of liability - \$1,000,000
- Aggregate per policy term - \$1,000,000
- Deductible per claim - \$10,000**

**On any claim made against a chapter, the chapter's portion of the deductible is limited to \$500 - TASO will incur the remainder of the deductible.

This policy is written on a claims-made basis, meaning that any claims or potential claims must be reunited within the policy term to be eligible for coverage.

Insurance Company: This program is underwritten by the Chubb Group of Insurance Companies, Warren, NJ. Chubb is rated "A+" (Superior) by A.M. Best's rating service.

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 \$5,000,000.00 per occurrence with a general aggregate amount of \$6,000,000.00. 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

- \$2,000,000.00 Products / Completed Operations \$2,000,000.00 Personal & Advertising Injury
- \$100,000.00 Fire Damage
- \$100,000.00 Sexual Abuse and Molestation Coverage
- \$4,000,000.00 Excess Liability

No Deductible for Bodily Injury Claims

Includes Coverage for Acts of Terrorism

Insurance Company: This program is underwritten United States Fire, Insurance , an "A" Rated Insurance Carrier by A.M. Best\'s Rating Service.

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):

- \$50,000.00 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 (One Year)

Insurance Company: This program is underwritten by United States Fire Insurance . and is rated 'A' (Excellent) by A. M. Best's rating service.

How to File a Claim:

Important - Important - Important

Accident Claims

Accident insurance policies, unlike health insurance policies, have self-imposed notice of claim requirements and payment benefits.

1. Written or authorized electronic notice of claim must be given to TASO within 31 days after a covered loss/injury occurs or as soon as reasonably possible.
2. First covered expense or treatment must be incurred within 90 days of a covered loss/injury.
3. The benefit period is for a 12 month period from the date of injury.

Notice of Claim

Step 1: To file a claim for accidental injuries, print [Part A](#) and [Part B](#) of the Notification of injury form. Follow the instructions on both forms, complete all questions on [Part A](#) and [Part B](#).

Step 2: These forms must be submitted to the TASO Office within 31 days of the date of injury either by fax (214-390-5353) or by mail (1221 West Campbell Road, Suite 191, Richardson, TX 75080)

Step 3: Following submission and receipt by the TASO Office, the claim will then be immediately forwarded for processing to the Loomis Company, the insurance claims administrator. . **IMPORTANT:** Part [A](#) & [B](#) must be sent to TASO before the Loomis Company will establish and process your claim. Instructions for further handling of your claim will be sent to you immediately.

Step 4: Send itemized medical bills and copies of EOB's to:

The Loomis Company, P.O. Box 14162, Reading, PA 19612-4162

Documents may also be faxed to the claims office at (610)370-6767. Please do not fax full medical claims, as often times medical bills are illegible when faxed. For emailing documents, please email: suppacc@loomisco.com

Step 5: Any questions concerning a reported claim should be directed to the Loomis Company at 866-410-1089.

Liability Claims

If you are involved in an incident 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 or by e-mail at don@whitakerins.com AND the TASO Executive Director at 214-390-5352 or mfitch@taso.org. Liability claims typically involve court-imposed deadlines. Please fax all legal notices of claims to Don Whitaker at 210-824-7007.

Questions?

Contact Don Whitaker at either of the above telephone numbers or e-mail address.