

## CYC Sports Officials Association –

### **Who must join the CYC Sport Officials Association?**

Anyone that is paid to work a game. Umpire, referee, scorekeeper etc.

### **What is the cost to join?**

\$5 per year. You are a member from August 1, 2014 to August 1, 2015.

This is your fee if you work one game or every game in every sport. If you join anytime after August 1, you are a member until the next August 1<sup>st</sup>.

You must register again the next year.

## Insurance Information

Named Insured: Catholic Youth Council Sports Officials Association

Insurer: Greenwich Insurance Company (a member of XL Capital Group)  
(Company that insures MSHSAA officials and other Midwest High School & Youth Group Officials)

Policy Period: August 1, 2014 to August 1, 2015

### Commercial General Liability

Limits of Insurance:

\$5,000,000. Per Official General Aggregate Limit

\$5,000,000. Products-Completed Operations Aggregate Limit (more for manufacturing companies, but is in all Commercial policies.)

\$1,000,000. Each Occurrence Limit

\$1,000,000. Personal and Advertising Injury Limit (if officials group advertised and could be sued for their advertising.)

\$1,000,000. Damage to Premises Rented to You (if officials cause damage)

Excluded - Medical Expense Limit – does not cover official being injured.

Included – Participant Legal Liability – Players are hurt, sue because official allowed rough play.

Included – Certified Acts of Terrorism (must be in all commercial policies)

Option – Abuse and Molestation \$1,000,000/occurrence, \$2,000,000 aggregate