

Texas Wrestling Officials Association

Overview of Insurance Coverage



Sports and Activities Covered by this policy:

- Adults 18 and above
- Level - High School, Junior High, Middle School
- Style - NFHS Folkstyle. No Freestyle or Greco/Roman
- Officials Instructional Clinics- in person and virtual – kept on file

Liability Coverage: Comprehensive General Liability, ISO form

- Effective Date: October 15, 2024 (1 year coverage)
- Aggregate Limit of Liability..... \$3,000,000
- Products/Completed Operations Aggregate \$1,000,000
- Per Occurrence Limit..... \$1,000,000
- Participants’ Legal Liability Limit.....Included
- Personal Injury/Advertising Injury \$1,000,000
- Sexual Abuse/Molestation Aggregate \$2,000,000
- Sexual Abuse/Molestation Occurrence..... \$1,000,000
- Fire Legal Liability (any one fire) \$1,000,000
- Medical Payments (to non-members)..... \$5,000
- Deductible..... \$0
- Excess Liability..... \$1,000,000

Notable exclusions under this policy: Standard CGL Exclusions; Alcohol and Drug related claims; Trampolines and Springboards; Sexual Abuse/Molestation; Communicable Disease; Unmanned Aircraft; Employment Related Practices and Punitive Damages. Liability protection is provided by this policy for your sponsored and supervised activities, as stated above. In addition, liability protection extends to your premises or facilities only while your members are participating in sponsored functions.

Accidental Coverage:

- Effective Date: October 15, 2024 (1 year coverage)
- Accidental Medical & Dental Expense Limit:..... \$50,000 Maximum
- Accidental Death & Dismemberment Limit:\$10,000 Principal Sum
- Aggregate Limit per Accident:..... \$1,000,000
- Deductible per Youth Participant:\$500 per injury
- Deductible per Adult Participant: \$500 per injury
- Benefit Period: 52 Weeks from date of injury
- Claims Basis:.....Full Excess

The Aggregate Maximum is the most we will pay, regardless of number of insureds, for any one accident. Deductible is flat deductible (corridor), regardless of any other insurance.

The accident policy contains the following sub-limits:

- \$2,000 Benefit for Chiropractic/Physical Therapy subject to a \$50 per visit limit
- \$1,000 Benefit for Durable Medical Equipment
- \$1,000 Benefit for Prescription Drugs