

**PROFESSIONAL ASSOCIATION OF VOLLEYBALL OFFICIALS PROGRAM**  
**GENERAL LIABILITY SUMMARY OF INSURANCE**  
Effective 8/1/2022 - 8/1/2023



**Named Insureds**

The following parties are included as Named Insureds under the PAVO General Liability policy:

PAVO Local Affiliated Boards and PAVO members in the business and functioning on behalf of PAVO or officiating at any volleyball event (excluding backyard or bar events).

**Covered Activities**

Officiating at any volleyball event, excluding backyard or bar events. Coverage is excess to other valid and collectible insurance available to the insured for a loss covered under this policy. Includes:

- Any level of interscholastic or intercollegiate competition
- Any level of intramural play
- Any level of sanctioned USA Volleyball competition (both indoor and outdoor/beach/grass
- YMCA leagues or events
- Leagues or events administered by a recognized Park Board, city recreational department, state games, etc.
- Leagues or events administered by the AAU
- Other outdoor/beach events administered by organizations such as, AVP, CVBA or BVA

**Coverage Summary**

**General Liability:** This coverage protects your business from claims arising from alleged bodily injury, personal injury or property damage liability. Coverage payments can include judgments, attorney fees, court costs, or other related expenses.

**Premises / Operations:** This coverage is used to insure against claims arising out of your ownership, maintenance or use of premises including any operations that are in progress.

**Host Liquor Liability:** This coverage is used to insure against claims arising from the serving of liquor at meetings or functions as long as you do not sell, manufacture or distribute alcoholic beverages as a business.

**General Liability Limits**

Each Occurrence - Bodily Injury and Property Damage:	\$1,000,000
General Aggregate – <b>PER OFFICIAL:</b>	\$5,000,000
Personal and Advertising Injury Limit:	\$1,000,000
Products and Completed Operations Aggregate:	\$5,000,000
Damage to Premises Rented to You:	\$1,000,000
Participant Legal Liability:	INCLUDED
Medical Expense (any one person):	EXCLUDED
Abuse & Molestation Per Occurrence	\$1,000,000
Abuse & Molestation Aggregate	\$2,000,000

**Notable Endorsements**

- Worldwide Coverage Territory
- Blanket Waiver of Subrogation when required by written contract
- Player vs. Player Exclusion
- Exclusion – Access or Disclosure of Confidential or Personal Information
- Exclusion – Fungi or Bacteria
- Exclusion – Asbestos or Lead
- Additional Insured – Designated Person or Organization when required by written contract or agreement executed prior to a bodily injury or property damage claim
- Exclusion - Employment – Related Practices
- Instructors, Coaches and Sports Officials Liability – rendering or failing to render professional services

**Underwriting Company**

Arch Insurance Company  
Rated "A+ (Superior)" by A.M. Best Company

**How to Request a Certificate of Insurance**

PAVO General Liability certificates can be generated by sending your request to Miki Kennedy at: [pavo@pavo.org](mailto:pavo@pavo.org)

**How to File a General Liability Claim**

When an injury, property damage or other accident occurs during an insured volleyball activity, an Incident Report Form <https://americanspecialtyexpress.com/resources/file-a-claim> should be completed and submitted to:

American Specialty Insurance and Risk Services  
Attn: Claims Department  
7609 W. Jefferson Blvd.  
Ft. Wayne, IN 46804  
Phone: 800-245-2744 / Fax: 260-969-4729

If you are aware of an incident that may give rise to a liability claim under this policy or if you receive a legal summons or a letter from an attorney as a result of such an incident, please report this information immediately.

*The information contained in this summary is intended to serve only as an outline for general understanding of your insurance and should not be construed as a legal interpretation of the insurance policies written. Reference should be made to the respective policies for complete details including terms, conditions, limitations and exclusions of coverage.*



**EPIC Entertainment & Sports**

5909 Peachtree Dunwoody Road, Suite 800  
Atlanta, Georgia 30328  
678.324.3300 (Telephone)  
678.324.3303 (Fax)  
[sports@epicbrokers.com](mailto:sports@epicbrokers.com)