



Insurance Program for RQ+ Officials

RefQuest (RQ+) has developed an insurance program for the benefit of officials in all sports at all collegiate levels. This insurance is intended to meet the known insurance requirements of certain governing bodies, conferences, and individual institutions.

This program is intended to provide the coverage required for most officials. Should you have a unique situation, please contact the Hylant team at Nate.Peterman@hylant.com.

The program provides the following limits of insurance for contests officiated from August 1, 2024 to August 1, 2025. All returning officials must register by July 31, 2024 or within two weeks of their sport's registration open date to keep continuous coverage.

- **General Liability: \$6,000,000 per occurrence**
(\$1,000,000 General Liability and \$5,000,000 Excess Liability per occurrence)
 - Program has total insured limits of \$50,000,000.
 - Coverage intended to protect an official against claims of damages or injury caused to a third party while officiating a contest. Coverage includes personal/ advertising injury, damage to a third party's premises, abuse, and molestation.
 - Coverage extends to international contests if suit is brought in the US.
- **Professional Liability: \$1,000,000**
 - Professional Liability claims are generally rooted in allegations of an act, error, or omission in executing an official's professional work that cause financial loss to a third party.

There are options to extend the GL and PL coverage to non-intercollegiate contests, such as High School and other sanctioned events, as well as to increase the Accident Indemnity.
- **Accident/Medical: \$15,000**
 - Pays for out-of-pockets expenses for injuries sustained by an official during an intercollegiate contest.
- **Weekly Accident Indemnity (Game Fee Replacement):**
 - This insurance is intended to cover instances where an injury or other medical event sustained from a covered accident, renders you totally disabled and unable to work intercollegiate contests you had been assigned. The coverage can pay fees for missed intercollegiate contests up to the applicable limit.

Claim Reporting Information

Should you become aware of a situation that might lead to a claim, notify the claim team immediately at Claire.Jensen@Hylant.com. Triggers for such a notice include such events as contact or threatened contact from an attorney, an injury to a player or spectator which could be alleged to have been caused by an official, damage to property potentially caused by an official or any other circumstance for which someone might allege an official is liable.