



**Borden Perlman and
Commonwealth Sports Group
are TEAM PLAYERS:**

Beth Andrews

2000 Lenox Drive, Suite 202
Lawrenceville NJ 08648
800-932-4476, Ext. 105
bandrews@bordenperlman.com

Bryan Kersey

705 Mobjack Place, Suite A,
Newport News VA 23606
758-595-7171
csgbkk@verizon.net



**Attention, IAABO 2011-2012 Members!
BORDEN PERLMAN ANNOUNCES NEW LOWER PREMIUMS!**

"The difference is price and extra coverage!" –Paul Spinelli, Cum-Cape Board #196 Basketball Officials Inc.



RESOURCES THAT PROTECT ALL OF YOUR OFFICIALS FROM A TECHNICAL FOUL!

- Traditional Accident/Liability Protection
- Game Fee Reimbursement
- Catastrophic Cash Benefit



SERVICES THAT GET YOU AND YOUR OFFICIALS IN THE BONUS!

- Third-party Administration
- Dedicated Personnel
- Claims Coordination
- Online Claims Viewing

IAABO COVERAGE VS NFHS COVERAGE

General Liability Policy Limits

	<u>IAABO</u>	<u>NFHS</u>
Aggregate	\$4,000,000	\$5,000,000
Per Occurrence	\$2,000,000	\$1,000,000
Participant Legal Liability	\$2,000,000	Incl. w/ POL
Products Completed Operation	\$4,000,000	\$1,000,000
Personal & Advertising Injury	\$2,000,000	\$1,000,000
Medical Pmts – Non-Participating	\$5,000	\$5,000
Fire Legal Liability	\$300,000	\$100,000

Accident Medical Coverage (Both carriers act as excess coverage)

	<u>IAABO</u>	<u>NFHS</u>
Accident Medical Limit	\$25,000	\$50,000
Dental	\$25,000	Incl w/ AML
Deductible	\$5,000	\$250
Physical Therapy	\$25,000	\$2,000
Acc. Death & Dismemberment	\$10,000	\$2,500
Benefit Period	52 Weeks	52 Weeks

Other Coverages

	<u>IAABO</u>	<u>NFHS</u>
Heart & Circulatory	\$10,000	Not Covered
Catastrophic Cash Benefit	\$10,000 lump sum	Not Covered
Coma	\$10,000	Not Covered
Paralysis of:	\$10,000 (Two or more) (Upper and/or Lower)	Not Covered
	\$10,000 (One Limb) (Upper or Lower)	Not Covered

Game Fee Reimbursement

	<u>IAABO</u>	<u>NFHS</u>
100% Game Fee to \$50 per game \$2,000 Max Payout 7 Day Waiting Period 52 Week Benefit Period	Included	Not Included

Cost

<u>IAABO</u>	<u>NFHS</u>
\$7.50 (Must be IAABO Member)	\$25 per member w/ 100% partic. \$35 per Individual Member

IAABO Boards:

Coverage is provided when covered injuries result in **Total Disability** beginning 7 days after the date of the accident. The company will pay benefits at the rate of 100% of the game fee per scheduled games missed subject to a maximum of \$50 per game. Benefits are payable for scheduled games missed for 52 weeks from the date of the accident or when the maximum amount of \$2,000 per official per policy term has been paid, whichever occurs first. Benefits begin on the date of the first medical treatment during **Total Disability**, subject to the 7 day elimination for all officials who are members of all other boards.

All officials must be currently registered with a member board and who is in good standing with IAABO, Inc in order to perform his/her duties as a basketball official. Coverage does extend state to state and includes all independent youth, adult and recreational leagues.

Under terms of Liability policy:

The officials need to be working an IAABO assigned game, and that the IAABO defense is only for approved games assigned by the board approved assignor. An approved or designated assignor is an individual or organization who regularly assigns basketball games in a structured and/or organized league and/or tournament to individuals who are certified to officiate those games. The designated assignor does not have to be a board member.