



PAVO General/Professional Liability Insurance Coverage 2013

PAVO's General/Professional Liability policy is intended to cover situations where a referee might be held liable for damages or injuries to other participants in a contest. Those damages might include personal injury, damage to premises, or sexual abuse and molestation. There is also accidental medical coverage for the member/referee, which is secondary to any other medical coverage.

Coverage is for events in the United States and Canada including:

1. Any level of interscholastic or intercollegiate competition
2. Any level of intramural play (scholastic or collegiate)
3. Any level of sanctioned USA Volleyball competition (both indoor and outdoor/beach/grass)
4. YMCA leagues or events
5. Leagues or events administrated by a recognized Park Board, city recreational department, State Games, etc.
6. Leagues or events administrated by the AAU
7. Other outdoor/beach events administrated by organizations like the AVP, CVBA, or BVA - excluding backyard or bar events.

The PAVO policy has the following coverage limits:

Primary General Liability - \$2,000,000 Aggregate (Per Official)

Primary General Liability - \$1,000,000 Per Occurrence

Participant Legal Liability - Included

Personal & Advertising Injury - \$1,000,000

Products-Completed Operations - \$2,000,000

Sexual Abuse & Molestation - \$1,000,000 Per Occurrence / Aggregate

Damage to Premises Rented - \$500,000 Per Occurrence

Excess Medical - \$25,000*

This benefit is secondary to any primary medical insurance coverage the member has, and a **\$250 deductible applies.*

Accidental Death, Dismemberment and Paralysis Benefit - \$10,000

PLEASE CONTACT PAVO IF YOU HAVE QUESTIONS – 888/791-2074

This description of insurance is provided as a summary only. It does not include all terms, conditions and exclusions of the coverage described. Please refer to the actual policy for complete details of coverage and exclusions.