



Referee Insurance FAQ Document

1. In games that are covered what does the coverage provide?

All the information on what is covered is on the website at www.hkmb.com/osa

2. How does this coverage work in terms of referee assault?

Accident Coverage

The Accident Policy excludes injuries sustained from fighting but does provide coverage if injury is caused by an assault against the referee during a sanctioned game.

Liability Coverage

The Liability policy is there to defend if an injured party purses compensation as a result of alleged/proven negligence against an individual – in this case a referee. So, yes only provides coverage if the ref is sued (not if the ref tries to sue)

3. If I am injured as a result of doing an insured game, will the coverage include payment for lost wages?

No - there is no coverage for anyone for lost wages.

4. Does the policy provide for coverage if my personal vehicle is damaged after a game (i.e. someone cuts my tires)?

No. This would have to be claimed under your comprehensive coverage on your personal auto policy.

5. Would my insurance for car/life/home cover me for refereeing?

You should check your life insurance policy to see if there are any restrictions for lost sustained while participating in sporting activities.

6. Am I as a referee covered under both the accident policy and the liability policy?

As long as you are refereeing in a sanctioned/approved game by the OSA then you are covered under both the OSA Accident Policy and Liability Policy.