

Risk Management Techniques

E & O liability insurance protects you from litigation resulting from your mistakes. The best way to protect yourself from potential liabilities is to practice good **Risk Management** techniques. An effective program is like preventative medicine, you head off problems before they happen. Whereas insurance by nature is reactive, a solid risk management plan is pro-active.

Good Practices to Use

1. Use checklists, follow procedures and policies established by NISOA.
2. Be straightforward and honest with your referees.
3. Keep written records of all conversations or incidents that may have a negative impact at a later date.
4. Ensure that referees are properly trained and assigned games in accordance with their abilities.
5. Do not show favoritism from one referee to another.
6. Follow anti-discriminatory guidelines regarding, race, creed, nationality, sex, age, etc.
7. Use computer assisted software to manage your assignments and regulate your tracking.

These are just a few ideas to help mitigate potential claims. It is always in your best interest to follow best practices and good risk management procedures.

Claim Procedures

If you become aware of an assignment circumstance that may subsequently give rise to a claim against you, give the insurance company written notice of:

- The nature and date of the specific wrongful act, and ...
- The names of a potential claimant, and ...
- The injury or consequence that has or might have resulted there-from, and ...
- The manner in which the assignor became aware of the potential for a claim. This ensures that any subsequent claim made against the assignor arising out of this act shall be deemed to have been made during the policy period.

Coverage questions and claim information can be obtained from:

Janice Briggs, Senior Vice-President
Summit America Insurance Services

1-800-955-1991 ext. 114

1-913-754-5614 direct line

The National Intercollegiate Soccer Officials Association

Mr. John Kipp
Insurance Liaison
3812 Pearl Road, #22
Medina Twp, OH 44256

Phone: 330-220-0558
Fax: 330-723-4226



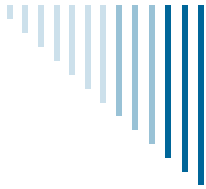
**The National Intercollegiate
Soccer Officials Association**



**Errors and
Omissions
Insurance**

**NISOA
Assignors
Policy**

Revised 2/16/2009



What you need to know

Why buy E & O Insurance?

Assignors at all levels need to be keenly aware that “judgment” lawsuits are occurring in many avenues of life. Real estate agents, doctors, computer consultants, lawyers, and even insurance agents have E & O insurance to protect for an error that opens a lawsuit opportunity; or an omission that does the same. Assignors are involved in the decision making process that could come under question in a court of law. At each step of the assigning process, the potential exists to overlook a critical piece of information, to misstate a fact or to be misunderstood, to forget to do something, or simply to make a mistake. Nevertheless, E & O insurance is becoming more and more of a necessity to effectively perform our jobs in today’s litigious society.

E & O Liability Definition

Errors and Omissions liability, or more formally known as professional liability, results from errors or omissions in the performance of ones duty as an NISOA Assignor. It is the day-to-day operations of an Assignor that includes:

- 1) Selection and assigning from a Chapter list of qualified, certified and registered NISOA referees and crews.
- 2) Reviewing each of the submitted referees qualifications as noted by NISOA rules and/or regulations.
- 3) Game evaluations.
- 4) Ranking, revisions and coaches evaluations.
- 5) Assigning conference eligible referees.

NISOA Board Action

Recognizing a need to provide help and assistance with this problem, in 2004, the NISOA Board of Directors placed insurance coverage to insure assignors against possible errors or omissions claims. This coverage was a “first” for any group of assignors and a NISOA plus. By leveraging the size of the group, NISOA was able to obtain a policy that provides substantial benefit at a reasonable cost. At the time this coverage was placed, no other referee assigning group had any form of this policy from any alternate source.

Limits of Liability

Effective March 1, 2008, the renewal policy was secured. The details are:

- ◆ It is underwritten by Executive Risk Indemnity, Inc. an A.M. Best A++ rated carrier.
- ◆ Maximum limit of Liability for each claim: \$1,000,000.00
- ◆ Maximum Aggregate Limit of Liability for all claims: \$1,000,000.00
- ◆ Deductible * \$5,000.00
- ◆ Annual cost per Assignor/per Chapter is \$110.00 payable to NISOA and remitted to Mario Donnangelo. Please include the name of the assignor and Chapter affiliation.

* Disclaimer

This brochure is not a policy and does not contain all of the terms, conditions, provisions and exclusions that are common within insurance contracts of this nature. For a complete analysis of the needs of an individual, a local chapter or another association, you should rely on the services of a licensed insurance agent or broker. Additional questions or advice should be asked of Summit America. The policy is the contract and this brochure does not provide any warranties as expressed or implied.

Types of E & O Claims

Generally speaking, E & O allegations include:

- Breach of duty
- Conflict of interest
- Failure to investigate -or- inadequate investigation
- Improper documentation
- Mismanagement
- Misrepresentation of facts
- Unsuitability
- Wrongful death

An important thing to remember -

As an assignor you do not have to do anything wrong to be sued. In fact, a large portion of lawsuits are merit-less. However, no matter what the circumstances, these claims must be investigated, and they must be defended! This can be very costly to you, your Chapter, and all parties named in a lawsuit! A comprehensive E & O liability insurance policy covers these legal defense costs.

Like all insurance, wouldn’t you like the peace of mind you get by having the right coverage?

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