



PAVO Professional Liability Insurance Coverage 2007

The policy is basically a Professional Liability policy 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 (new this year) sexual abuse and molestation. There is also medical coverage for the member/referee, which is secondary to any medical coverage they already have.

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/\$1,000,000 Per Occurrence

Participant Legal Liability - \$1,000,000

Personal Injury - \$1,000,000

Product Liability - \$2,000,000

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