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This issue is the second issue of *ONBoard*, the new monthly newsletter of the National Association of Sports Officials-Organizations Network (NASO-ON), formerly known as the Local Officials Administration Network (LOAN).

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**Your Association's Pulse**  
**Keep Your Fingers on It**

By Jerry Grunski

Business guru and syndicated columnist Harvey MacKay said a successful executive he knew made it a practice to send out one postcard a day to a customer or friend. The result was a steady current of feedback that kept him apprised of people's needs and preferences plus personal news showing that individuals appreciated his reaching out.

For most these days it's not postcards, but cyberspace that offers the prospect of significant connection. But like any special medium, e-mail is often used to forward feeble jokes and inanities instead of essential information. Sports officiating associations can benefit immensely by making cyberspace an important link with their registered clientele.

One football crew recently had an annoying problem with sideline antics of team X. The crew chief dropped an e-mail to other association members, and before long

testimony about similar experiences flew back. As a result the association developed a strategy for dealing with that particular problem.

The issue is that problems arising in games can be instantly shared with an entire officiating association and solutions can be bandied about — responses and suggestions in that case sailed back-and-forth for about a week — and trends can be identified and dealt with.

**Think about it.** Cyberspace enables association officers to poll members about issues. How can you make your meetings more fruitful? Where should you hold your end-of-season celebration? A member suffered a broken ankle. Officials are needed to handle an upcoming tournament. Be sure to keep the assigner up-to-date on your availability. Coach Y had his or her batters step out of the box after every pitch last

(See "Associations" p.4)

**Insurance: The Hard Questions**  
**Part II – What Should You Be Asking?**

By Donald C. Collins

Last month, we covered the question of "Where do I begin?" when dealing with association insurance. This month, the question table is turned so you know what questions you should ask.

**Questions you need to ask.** You will need some idea of what questions to ask whether you retain an expert or choose to forego an expert and approach an insurer on your own. Here are some of the areas your association should explore.

First, an association needs to know whether its policy covers people who are in its training courses. Those people

are usually not association members. However, some policies cover any volunteer, participant or person involved in an athletic program serviced by or sponsored by the insured. Such a policy would cover an association's training program. If an association finds its policy doesn't cover its training program, the association should either amend its bylaws and make trainees provisional members or pay more money and get insurance coverage that covers the trainees.

(See "Hard Questions" p.2)

Second, an association needs to know whether its policy covers employment related claims and negligent supervision claims. California attorney David Greenthal notes that he has seen policies that excluded those claims. Such an exclusion would lead an association to think it had coverage, but the coverage wouldn't apply if a player was hurt and said the injury occurred because the association failed to properly train its officials. The coverage also wouldn't apply if the association was faced with a discrimination claim.

Third, an association needs to know whether an innocuous sounding exclusion could limit coverage for claims that could occur. Greenthal has

seen policies that carry an assault and battery exclusion. Such an exclusion may preclude coverage when an official is attacked and that exclusion may leave an association vulnerable when a player sues the association after an oncourt fight. An association may wish to ask whether its policy covers officials who are physically attacked if they sue the association. An association may also want to make sure medical protections in either the association's or the individual official's policy covers physical attacks. Finally, an association may want to make sure no exclusions would limit the association's coverage if a player sued after being involved in a fight.

Lastly, many associations engage in business practices and ceremonial functions. Associations could be liable for a host of rather unusual claims arising from those functions. For example, a member who has an accident while driving to a game could cause a suit against

the association on the ground that the member is making the trip for the sole purpose of serving as an agent of the association. Such a suit could be covered under an association's general liability coverage. However, Greenthal points out that is an issue worth exploring. After all, a non-owned auto exclusion could leave an association extremely vulnerable. In some cases, the association could probably win the suit, but may have to bear the cost of the suit because of a lack of appropriate insurance coverage.

Even something as fun and innocent as a banquet could raise some concerns. An association should ask whether it has coverage when it rents a facility and either serves, gives away or lets someone use alcohol. An association that holds frequent social events may want to inquire about the scope of its coverage, and may even consider purchasing supplemental coverage.

In short, an association needs to develop a long list of questions to make sure it is properly covered. Also, an association needs to read its policy

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**NASO-ON Coordinator:**

*Jim Neeb*  
e-mail:  
jneebe@naso-on.org

**Editor:**

*Keith Zirbel*  
e-mail:  
kzirbel@naso-on.org

**Art & Layout:**

*Rob Vankammen*  
e-mail:  
rvankammen@naso-on.org

**Advertising:**

*Pat Miles*  
e-mail:  
pmiles@naso-on.org

**NASO Board of Directors**

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## Association Database

The Arbiter assigning software is one of the many Internet-based options that's available to help assigners alleviate the hassles involved with making officials' assignments.

The Arbiter, which has been providing services to officials since 1984, works to automatically match the right officials for the right games based on information provided by the assigners. The software takes into account the start time and estimated travel time for each assignment and offers automatic calculation and payment of officiating fees and mileage fees when applicable. A version for Windows gives users the feature of faxing and e-mailing schedules directly from the software.

The Arbiter price system is scaled to the size of an association. For cost information or other details, go to [www.thearbiter.com](http://www.thearbiter.com). The software is available for purchase by calling 800/576-2799. □



Have you run across a useful source of information that other organizations should know about? Send your ideas to [editor@NASO-ON.org](mailto:editor@NASO-ON.org).

exclusions because one million dollars worth of coverage is worthless if the coverage excludes an important function.

### **Bankruptcy – The scary option.**

Every officials association that goes out and purchases one or two million dollars of coverage should note that no amount of coverage is truly enough. A player who breaks his or her neck after slipping on a wet court is going to incur more expenses than an association's insurance policy will cover. Even an official suing for discrimination may ask for more than an association's policy limit — although it is unlikely that any jury or judge would award an official that much. In short, an association will never purchase enough insurance to cover all contingencies.

An association should not be overly concerned about the possibility that claims will exceed its policy limits. In a realistic worst case scenario, an attorney will ultimately settle for an association's policy limit. The attorney will realize that an association simply isn't a deep pocket. The attorney will take your policy limit and then go after the sponsors of the contest where the player got injured. That sponsor will have the big bucks — especially if it is a school, school district or rec/park entity. An attorney who is unsophisticated enough to sue your association for more than the amount of the policy will simply force your association into bankruptcy. That won't be pleasant, but your association will likely disband and simply re-form under some other name and the attorney who is trying to get more money than you have will have wasted everybody's time. In other words, there's ultimately only so much you can do.

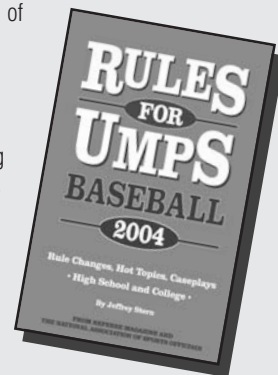
*Donald C. Collins is the executive director of the San Francisco Section of the California Interscholastic Federation. He is a longtime basketball official and lawyer. □*

# ON YOUR SIDE

## **Free Baseball and Softball Publications**

As a benefit of your NASO-ON membership, your association is entitled to one free copy of each of the following new baseball and softball publications from *Referee* and NASO:

- **Rules For Umps: Baseball 2004** offers complete and up-to-date information including rule changes for NFHS and NCAA with dozens of caseplays, rule differences and much more!
- **Baseball Guide 2004** and **Softball Guide 2004** offer detailed coverage of rules, mechanics changes and points of emphasis, plus *Referee's* exclusive PlayPic™ and MechaniGram™ illustrations and numerous QuickTips throughout!



- **Plate Work** and **Base Work** break down umpiring responsibilities by position. You get condensed, authoritative, specific information for two-umpire NFHS baseball crews. There are 90 of *Referee's* exclusive PlayPic™ and MechaniGram™ illustrations to help you see what you need to learn. The books provide QuickTips and quotes from well-known Division I and major league umpires.

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