

Are Your Game Fees Protected?

Players aren't the only ones who get injured during games. Officials can get hurt too. It's one thing to have to sit out some games with a knee injury or a pulled hamstring, but officials take a double hit if they have to lose the payment that goes with those games.

You can't prevent some injuries, but NASO members have the option to prevent having to pay an even higher price. NASO's Game Fee Protection Program protects officials from losing officiating fees because of injury. The policy pays up to 75 percent of the fees lost by officials for games they miss due to injury. There are some limitations.

"For many, income derived from officiating is important, very important," said Barry Mano, NASO president. "That fact is the reason game fee insurance is so important. With that coverage, NASO members protect themselves from losing all their game fees because of being injured."

As a new benefit, members have five game-fee protection options to choose from. Officials can select the plan that fits their needs. The benefits for all of the plans are payable up to 26 straight weeks. Below are the options.

Option 1: \$35 Annual Payment

- Up to 75 percent of lost fee is payable subject to \$50 maximum per game; \$1,500 maximum per year

Option 2: \$80 Annual Payment

- Up to 75 percent of lost fee is payable subject to \$100 maximum per game; \$3,000 maximum per year

Option 3: \$105 Annual Payment

- Up to 75 percent of lost fee is payable subject to \$250 maximum per game; \$7,500 maximum per year

Option 4: \$205 Annual Payment

- Up to 75 percent of lost fee is payable subject to \$500 maximum per game; \$15,000 maximum per year

Option 5: \$335 Annual Payment

- Up to 75 percent of lost fee is payable subject to \$750 maximum per game \$25,000 maximum per year

Are you covered? To take advantage of the Game Fee Protection Program, NASO members must complete the enrollment form and pay the annual fee for their chosen coverage plan. Then they are covered for game fees lost from scheduled assignments they miss due to

and injuries sustained during a game or when traveling to or from a contest.

When are benefits payable? Upon being injured, officials should seek medical aid within 30 days. If the doctor advises that an official shouldn't work games, there is a 10-day waiting period, starting on the day following the injury date. After that, an official is eligible for benefits. You must get verification from your assigner of the assignments you couldn't officiate and the fees.

NASO knows many of its members count on the income they receive from officiating games. When an injury occurs and officiating those games isn't an option, NASO wants its members to have the chance to protect their game fees. For further details, you can download a brochure at naso.org or call NASO at 262/632-5448. You can also contact American Specialty Insurance Services at 800/245-2744. □

Your Legal Rights and Responsibilities



Don Collins

CRIMINAL BACKGROUND CHECKS

Q

I don't have anything to hide, but I'm philosophically opposed to officials being subjected to criminal background checks. The problem is I refused and now no longer can work in our youth league. I also now have to deal with untrue rumors that the reason I'm not working is because they found a red flag in my background. It's doing damage to my reputation and all I did was decline the check. Do you have advice for surviving this witch hunt?

A

Generally, employers and youth leagues can do a criminal background check with your consent. The consent requirement is a graceful way for people with something to hide to not get caught in the background check. If you fail or don't consent, then the employer or youth league can refuse to use your services. Of course, there are some people who object to background checks on general principle. Those people are basically stuck.

Background checks are prevalent in youth sports because a lot of people have abused youths. The trend is to err on the side of protection.

A lot of states have legislation that requires that anybody who has unsupervised access to students must undergo a criminal background check. Sometimes you can get out of the background check by showing you don't have unsupervised access. A doctor at a football game doesn't have unsupervised access to students because he's treating players in front of 10,000 fans. An athletic trainer, though, is in the training room with students without supervision. A school may want to run a background check on him.

Often sports officials can get out of the criminal background check because they don't have unsupervised access to students. If you can establish that officials never have unsupervised contact with the youth in your league, maybe they'll exempt officials and save some money by not running the background checks — but I doubt it.

There are limits on what type of convictions can and cannot be used in some states. Also, employers and youth leagues shouldn't release the information, as it can lead to legal problems. But if an employer doesn't release the information and never utters a word, then the official who is subject to false rumors that he did something wrong is probably out of luck. *Don Collins is the executive director of the San Francisco Section of the California Interscholastic Federation. He is a longtime basketball official and lawyer. This material is intended for informational purposes and is not legal advice.*