

Welcome!

Welcome to the first issue of *ONBoard*, the new monthly newsletter of the National Association of Sports Officials-Organizations Network (NASO-ON). Your association is receiving this newsletter because of its membership in the Local Officials Administration Network (LOAN). Just as NASO-ON is the new name for LOAN, *ONBoard* replaces LOAN's monthly newsletter, *NewsNet*.

This first issue of *ONBoard* is filled with information about the new changes and expanded benefits of the NASO-ON program. If you have any questions about *ONBoard* or NASO-ON, please call us at 262/632-5448 or send an e-mail to naso-on@naso-on.org.

WHAT'S INSIDE

Association Database..... 2

ON Your Side..... 3

Nine Ways to Decrease Your Association's Exposure to Liability..... 3

How To ... Use Videotape in Training.... 4

ON Recordkeeping..... 5

WideNet..... 5

The Pulse..... 6

Straight Talk..... 8

ON Contracts..... 8

Now ONBoard..... 8

Essential Leadership

Do You Have What It Takes to Lead Your Association?

By Brian Goodlander

Leadership is an essential aspect of any organization. Without it, disorder and chaos is often near. Find an organization with strong leadership and more times than not, you will find an organized and effective organization. Leadership brings a vision, a method to the madness and equity to all. Injustice and disorganized thoughts are characteristics of a group that lacks that fundamental direction and forethought.

Leadership through an individual or a group?

While leadership is sometimes housed with a single individual who can influence large groups to follow his or her plan for the future, it is often found in a group of individuals who are willing to put aside their personal goals

and needs to work as one for the good of everyone. A single leader is a difficult entity to control and to maintain. Hinging an association's success and future on one strong leader can set your organization up for difficult times when that leader is no longer in that position. Much care must be taken, as well, to keep the passion and desire for power of the single leader in check. For all those reasons, it's recommended that every association elect and maintain a diverse group that represents the population of its organization. Each member of that group will have equal voting power and status. It is also important that every member of the leading group has a fixed term of office before the whole organization has the right to either re-

(See "Leadership" p.4)

Insurance: The Hard Questions

Part I – Where Do I Begin?

By Donald C. Collins

Every officials association knows that it needs insurance. The standard practice is to tell associations to make sure they are covered for claims of up to one or two million dollars, to make sure that all the members are covered and to purchase directors and officers or errors and omissions insurance to protect individual decision-makers who may be sued. That standard advice is well-intentioned, but it's not 100 percent complete.

Where do I start?

An association's insurance coverage is a balance between how much the association

wants to spend, how much coverage the association must have and how much the association is willing to change its organizational behavior in those areas for which it doesn't purchase coverage.

To properly purchase insurance, an association must list its relationships and key questions it needs answered for each relationship. Then the association must determine whether the policy covers, doesn't cover or excludes things the association is asking questions about.

Clearly, an association's most important relationships are those between the

(See "Hard Questions" p.2)

association and its client schools or leagues; the association and the participants; the individual official and the client schools or leagues; and the individual official and the contestants. Those standard relationships are generally thought about when speaking of insuring associations. However, an association does have other relationships. The association must consider potential liability arising from actions of an assigner, its members that affect participants and its employment relationships with its members. While officials are independent contractors, associations cannot use that to discriminate against them. Hence, associations are vulnerable to being sued by their members for discrimination.

For each relationship, an association must ask itself what potential liabilities

can arise, is it already insured or does it need to be? That can be a time consuming process and officials associations normally don't envision all potential questions.

Insurance is an area in which an association needs to hire an expert. The expert must be told about activities so the expert can assess the risks arising from each relationship. It is not enough for the association to disclose merely its oncourt or onfield activities. The association also needs to disclose its off-court and off-field activities.

Of course, it is difficult to find an expert to provide insurance advice. Sports officials' coverage is not a common coverage so most insurance agents don't have a lot of experience with it. At most, the average insurance agent can simply act as a broker, telling the association which insurers provide coverage and cost of such a policy. It may be wiser to hire an attorney as one's insurance expert and have the attorney assess the association's areas of potential exposure. After that, the association should seek out a specialist from an insurer that provides officials associations with coverage. Special Markets Insurance Consultants, Inc. (Special

Markets), the provider of your NASO-ON insurance, is the most prominent of those insurers.

Read the Exclusions

Ultimately, your association is going to find an insurer and receive an insurance policy. Associations should note it is not enough to know the total amount of coverage. An association must also read the policy very closely. A close read of a policy will generally reveal a list of acts that are not covered by the policy, the exclusions. Read the policy closely to make sure you can live with the exclusions. After all, it doesn't do any good to have millions of dollars of insurance if you're sued for something the policy excludes. It is safe to say that an association that hasn't read the policy exclusions hasn't read the policy at all.

An association will need to ask its insurance expert what claims are excluded and covered. Don't ask the average insurance agent that question, even if an association has an insurance agent as a member. Insurance agents tend to sell insurance. They generally don't make decisions on what is covered and excluded. Agents do have a very good feel for what is covered on common

January 2004. NASO *ONBoard* is published monthly by the National Association of Sports Officials (NASO), 2017 Lathrop Ave., Racine, Wis. 53405. NASO-ON, the National Association of Sports Officials-Organizations Network, is a service affiliate of NASO providing educational services and benefits to local associations of sports officials, their officers and members.

NASO-ON Coordinator:

Jim Neeb
e-mail:
jneeb@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

Randy Christal,

Austin, Texas, *Chair*

Jerry Seeman,

Blaine, Minn., *Vice Chair*

Barry Mano,

Racine, Wis., *President*

Jean Powell,

Colorado Springs, Colo., *Secretary*

Marc Ratner,

Las Vegas, *Treasurer*

Esse Bahamast,

Golden, Colo.

Ronnie Carter,

Pleasant View, Tenn.

Danny Crawford,

Naperville, Ill.

Jim Host,

Lexington, Ky.

Anita Ortega,

Hacienda Heights, Calif.

Henry Zaborniak,

Pickerington, Ohio

Copyright © 2004 by the National Association of Sports Officials. All rights reserved. Not to be reproduced in any medium without written permission of the National Association of Sports Officials, 2017 Lathrop Ave., Racine, WI 53405. Phone 262/632-5448. FAX 262/632-5460. E-mail NASO-ON@naso-on.org. Website <http://www.naso-on.org>

When inquiring about a particular article in *ONBoard*, please include month, year and article title. If you have any comments or questions, feel free to write: NASO Headquarters, 2017 Lathrop Ave., Racine, WI 53405 or e-mail NASO-ON@naso-on.org.

Association Database

Evaluating Officiating Performance is a 96-page book that details the practical officiating evaluation program. Published by *Referee* magazine and the National Association of Sports Officials, the book makes it easy for associations to learn how to develop their very own evaluation system and make it work smoothly, accurately and fairly.

No need to worry about possible problems that may arise because of an evaluation system. *Evaluating Officiating Performance* addresses bias and skewing of evaluation information and offers solutions on how to solve them. Why should your association own this book? It shows how to distinguish the officiating top dog from the underdog by providing fair, careful and specific steps in the evaluation process. Any evaluation program can be structure based on the information that is provided.

As a membership benefit, NASO-ON members can purchase the book at the discounted NASO member price of \$10.35 by calling 800/733-6100 or ordering online at www.referee.com. Regular price for the book is \$12.95 and group discounts are available. □



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

policies, but sports officials' policies are not very common. The agent could be wrong.

Claims adjusters are the people who determine what is covered and excluded. Unfortunately, most claims adjusters work for insurance companies. Thus, an association has the option of seeking a public claims adjuster, who is not employed by an insurance company, or going to an attorney or other expert to get advice on what is covered and excluded. There are exceptions to every rule. Some of the companies that commonly cover sports officials will be quite clear as to what is and isn't covered. For example, Special Markets commonly writes officials' policies and is quite pleased to discuss what is and isn't excluded. Also, the NFHS and NASO have access to numerous insurance experts who can provide sage advice. The ultimate advice comes from someone who actually reads the policy and its exclusions.

Next month: Questions you need to ask and bankruptcy explained.
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

Welcome to NASO-ON!

Beginning Jan. 1, 2004, LOAN has a new name: National Association of Sports Officials-Organizations Network (NASO-ON). In addition to the current benefits and services your association already enjoys, NASO-ON will be adding new benefits and services throughout the year. Here are just a few of the NASO-ON benefits:

Members-only website access. NASO-ON (and LOAN before it) has been developing and compiling information on association management since 1990. The very best information and resources on association management will be available 24/7 at www.naso-on.org. NASO-ON members will have exclusive access to a by-topic index and archives of previously published articles, links to websites of NASO-ON members, by-subject "tips" sheets, meeting materials and much more. The website will be a growing entity throughout 2004 and beyond as new areas are designed and added to give you the most comprehensive website for officials association management. Be sure to add that site to your favorites/bookmarks!

Monthly issue of ONBoard, the official newsletter of NASO-ON. Published monthly, *ONBoard* contains articles and tips on association management, public speaking, meeting presentations, legal issues and many other topics. It is designed to help you better manage your association.

Monthly issue of ONLine, the official e-newsletter of NASO-ON. Stay up-to-date on the latest news about NASO-ON, member benefits and extra articles. All it takes is an e-mail address and you'll receive the free, informative update each month!

Free annual publications. That is worth *more* than the price of your annual dues by itself. As with LOAN, your association is eligible to receive a free copy of every new publication published by *Referee* and NASO. Every book, every season, every sport, no matter how many sports your association works! Soon, you will be able to request your free copies quickly and easily via the NASO-ON website.

In the next few months you will receive much more information about NASO-ON, including a new brochure with details on all the changes and new benefits. If you have any questions about the NASO-ON program, please call 262/632-5448 or e-mail your questions to naso-on@naso-on.org. □



Nine Ways to Decrease Your Association's Exposure to Liability

By Alan Goldberger

1. Follow Your Bylaws

Officials who are skilled in enforcing the rules of the game while officiating often don't feel bound by any of the *internal* rules of their own association, otherwise known as *constitutions* or *bylaws*. That can lead to severe legal consequences. Officers of associations need to follow the bylaws at all times, especially when dealing in matters involving discipline or expulsion of members. Any association officer who fails to follow the bylaws in that area increases not only his or her association's exposure to liability, but also will risk, in many cases, personal liability.

2. Don't Keep Your Policies a Secret

Officials have a right to know what their association expects of them — and what will happen should those expectations not be met. Meeting and financial requirements, restrictions on members' activities and policies and mechanics must be made available to all members.

3. Don't Make Officials Employees of the Association

If you want to decrease your association's exposure to liability, don't

hire members! Communicate to leagues, conferences and schools that officials will be supplied for game fees. Members must know that the association is not liable should anyone be injured.

4. Don't Suspend a Member Automatically

Anytime an officials association officer uses the word "automatically" within five miles of the word "suspend" or "expel," watch out! A member who you *think* may have violated your bylaws must be given notice of the violation and

(See "Liability" p.6)