



SOUTH CAROLINA FOOTBALL OFFICIALS ASSOCIATION

Recruiting • Training • Certifying Football Officials Across South Carolina

MEMORANDUM

TO: All Active SCFOA Members

FROM: SCFOA Board of Directors

DATE: May 10, 2026

RE: **General Liability and Medical Supplemental Insurance — Available Through SCHSL and ArbiterSports**

OVERVIEW

As an active member of the South Carolina Football Officials Association, insurance coverage is included as part of your annual SCHSL registration dues. This coverage is provided through the Arbiter Officials Association (AOA) in partnership with the SCHSL and is designed to protect you while performing officiating duties. There is no separate cost — coverage is automatic for all registered, dues-paying members.

SCFOA encourages all active members to familiarize themselves with what this coverage includes. The program is administered through the SCHSL — SCFOA serves as a point of communication to ensure our members are aware of this important protection.

WHAT IS COVERED

As a registered official, you are provided with three types of coverage while officiating during covered activities:

- **General Liability** — Provides \$1,000,000 per occurrence, subject to a \$5,000,000 aggregate per official. Defense costs are paid in addition to these limits. Participant Legal Liability is included within the limits of coverage.
- **Accident Medical** — Covers medical expenses resulting from an accidental injury sustained during a covered officiating activity. Coverage is excess of any other valid insurance you have in force. A \$250 deductible applies, and expenses must be incurred within 90 days of the covered accident.
- **Accidental Death & Dismemberment** — Provides a \$10,000 benefit, including limited coverage for heart and circulatory disorders.

Coverage applies while officiating sanctioned games, attending meetings and clinics, assigning, and traveling directly to and from covered activities (for Accident Medical benefits only). No liability coverage is provided for travel.

HOW TO APPLY

While basic coverage is included in your annual dues, a supplemental insurance application is made available through the SCHSL each year for additional coverage options. To obtain a copy of the application, contact the SCHSL office directly using the contact information below.

ELIGIBILITY

Coverage applies to all currently certified, active SCFOA members who are registered and in good standing for the current membership year. Coverage is in effect for the duration of the membership year. Please contact the SCHSL office for specific eligibility details or if you have questions about your coverage status.

ADDITIONAL INFORMATION

SCFOA is committed to supporting our members both on and off the field. We encourage you to take advantage of every benefit available to you as an active official. If you need proof of insurance or documentation of your coverage for any purpose, contact the SCHSL office and they can provide the appropriate documentation.

The supplemental insurance application will be distributed by the SCHSL when it becomes available each year. Thank you for your continued service and dedication to football officiating in South Carolina.

QUESTIONS

SCFOA does not administer this insurance program and is not able to answer questions regarding coverage details or claims. For program-specific questions, please contact:

South Carolina High School League (SCHSL)

Website: schsl.org

Phone: (803) 798-0120 — Ask for Jill White

Email: jill@schsl.org

You may also contact your District Director for assistance connecting with the appropriate SCHSL representative.

This Medical Supplemental Insurance information, as provided through the SCHSL, has been reviewed annually by the SCFOA President and distributed to all registered SCFOA officials prior to each football season.

Approved and signed by:

President Signature Printed Name Date

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