

# Special Olympics Insurance: What You Need to Know

**Special  
Olympics**  
Minnesota



## WHAT'S COVERED?

- **Bodily injury:** SOMN as an entity as well as registered athletes and volunteers are covered if someone suffers bodily injury at a Special Olympics event and they claim it's because of negligence on the part of Special Olympics.
- **Property damage:** SOMN as an entity as well as registered athletes and volunteers are covered if damage is caused to property — including leased facilities and property in the care, custody or control of Special Olympics (excluding watercraft, aircraft & autos) — and the property owner claims the damage is because of negligence on the part of Special Olympics.
- **Personal and advertising injury:** SOMN as an entity as well as registered athletes and volunteers are covered for claims of personal or advertising injury (that might include any of the following: false arrest, detention or imprisonment; malicious prosecution; wrongful eviction; wrongful entry or invasion of private occupancy of a room, dwelling or premises; libel, slander or disparagement of goods, products or services; oral or written publication of material that violates a person's right of privacy; use of another's advertising idea in your "advertisement;" bodily injury arising from any of the above).
- **Liability claims from use of a non-owned or hired automobile:** Volunteers are covered if a third-party alleges they suffered harm by a vehicle used for Special Olympics business and driven by an employee or registered SOMN volunteer. This includes commercially-rented vehicles and vehicles owned by volunteers.
- **Physical damage to hired automobile:** Volunteers are covered for damage to a commercially rented vehicle used for Special Olympics business.
- **Injury due to an accident during a Special Olympics activity:** Athletes, Young Athletes, Unified Partners, registered volunteers and fundraising participants are covered for injuries due to an accident during a Special Olympics activity. These persons may also be covered for injuries sustained during travel to and from a Special Olympics activity if the travel was furnished by SOMN.
- **Volunteer medical malpractice:** State-registered medical/health professionals (other than doctors) who provide services at a Special Olympics activity while acting as a registered Special Olympics volunteer are covered for claims of medical malpractice.

## WHAT'S NOT COVERED?

- **Athletes or volunteers who are not properly registered:** Special Olympics' insurance policies rely upon Special Olympics registration procedures to determine when individuals are legitimate Special Olympics employees, athletes, Unified Partners, volunteers, etc. Volunteers who have not attended required trainings, or athletes who do not have a valid medical on file — for example — may be denied coverage and benefits.
- **Events not authorized and supervised by Special Olympics:** For coverage to apply, incidents must occur during a scheduled, authorized Special Olympics activity which is conducted under the direct supervision of SOMN staff or at least one properly registered Class A Volunteer.
- **Alcohol:** Liquor liability coverage is not provided for Special Olympics activities. Activities at which alcohol is served or sold may not have sufficient liability coverage.
- **Some fundraising activities:** Golf ball drops, rodeos, obstacle runs, fundraising events with more than 5,000 participants (other than Polar Plunge events), firearms, political rallies, fundraising activities lasting more than seven consecutive days, aircraft (other than plane pulls), and Over the Edge events are not covered.
- **Some specific things:** Hot air balloons, fireworks, rock climbing walls, mechanical amusement rides, inflatables, skydiving, aircraft, construction activities and watercraft (longer than 75 feet) are not covered.
- **Personal vehicles driven by athletes:** There is no liability coverage or physical damage coverage for athletes who drive themselves and others to and from Special Olympics activities unless the athlete is also a registered volunteer.
- **Physical damage for vehicles that cost more than \$55,000:** The coverage for physical damage to a hired vehicle is limited to \$55,000 per vehicle. This is sufficient coverage for most rented cars, trucks and vans; however, it is likely not sufficient for box trucks. If leasing box trucks, it is recommended you purchase damage insurance from the leasing company.
- **Illness occurring during a Special Olympics activity:** Individuals who become ill during a Special Olympics activity are not covered under these policies.

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## WHAT TO DO:

- **Be proactive:** When leasing a facility, equipment or vehicles, carefully read the agreements and consult with your Program Manager. Remember: Volunteers are not authorized to sign contracts and agreements on behalf of Special Olympics — talk to your Program Manager early and often about contracts or agreements for your activities.
- **Be aware:** Many situations put SOMN athletes and volunteers at risk. Consider events and activities carefully and contact SOMN staff with questions in advance. You can also consult these policies in the Program Administration Guide to help your decision making process:
  - Codes of Conduct
  - Concussion Awareness & Safety Recognition Policy
  - Contractual Agreements
  - Dating Policy
  - Drug and Alcohol Policy
  - Fifteen-Passenger Van Transportation Notice
  - Housing Policy
  - Risk Management
  - Tobacco Policy
- **Report accidents and injuries:** Every accident or injury should be promptly reported to SOMN staff. In most cases, submitting a First Report of Accident Form as soon as possible provides all the necessary information so the claim can be addressed.

The First Report of Accident Form is available for download at [somn.org](http://somn.org):

- Go to [somn.org](http://somn.org) and click Resources > Administrative Resources. Use the First Report of Accident form to report accidents, injuries or damage .

**Any serious or fatal accident should be reported by telephone immediately to American Specialty Insurance & Risk Services at 800.566.7941.**

## WHERE TO ASK?

### AT SPECIAL OLYMPICS MINNESOTA

Chad Trench  
900 2nd Ave S, Suite 300  
763.270.7127  
[Chad.Trench@somn.org](mailto:Chad.Trench@somn.org)

### AT AMERICAN SPECIALTY

*American Specialty Insurance and Risk Services manages this insurance program for all United States Special Olympics Programs.*

7609 West Jefferson Boulevard, Suite 100  
Fort Wayne, IN 46804  
toll-free: 800.245.2744  
main phone: 260.969.5203  
main fax: 260.969.4729  
email: [contact@amerspec.com](mailto:contact@amerspec.com)  
web: [amerspec.com](http://amerspec.com)

**24-hour Claim Service for  
serious or fatal accidents:  
800.566.7941**

