

Frequently Asked Questions (FAQs) about CYC Sports Officials Association (CYC-SOA)

Why do officials need insurance?

If an official is negligent, say for example they allow a game to start or continue on a field or court that has a known danger (hole in the ground, goalpost that can fall on players, wet court conditions) and a player is injured or worse, the official can be sued.

Doesn't the Archdiocese insurance cover CYC Officials?

*Officials are not employees of the Archdiocese of St. Louis. They are independent contractors. All employees of the Archdioceses and all CYC **volunteers** have liability insurance through the Archdiocese.*

Why do all officials have to join the CYC-SOA?

The insurance policy is for members of the CYC-SOA. By having a large group of officials in the CYC-SOA the cost of insurance for each member for a whole year is only \$5. This is much more reasonable than if each individual tried to purchase the insurance on their own, or even in smaller groups.

Why now?

In recent years there have been an increasing number of court cases involving youth, high school and college sports that have included suing officials. In the situations described in question #1 above, all the other parties involved would have some type of insurance coverage, except the officials. If the situation took place at a parish field or gym, with volunteer coaches, volunteer field/gym managers etc., all parties involved except the officials would have insurance coverage. The CYC Executive Board decided it should provide some type of coverage for our officials, especially since we have so many young officials in the program.

They won't sue minors, they have no money, right?

In these types of cases the injured party often sues everyone involved in hopes of finding money somewhere. Minors can be sued and would need to be defended. It's also likely that the parents will be pulled into the suit as the minor's legal guardian. This could bring in their homeowners coverage. Parents are always responsible for their minor children's actions.

What games are covered by the insurance?

When an official is working as a CYC official, includes:

- 1. All CYC league and playoff games.*
 - 2. A CYC parish/organization tournament and there is a game between 2 CYC teams, a CYC team and a non-CYC team, and even 2 non-CYC teams, they would all be covered.*
 - 3. If an official is officiating a scrimmage "as a CYC official" he/she will be covered.*
- X. If the tournament or scrimmage has nothing to do with CYC [even if both teams are entirely CYC teams and the official is a CYC official] or the scrimmage is between two non-CYC teams, the CYC official is **not** there "as a CYC official" so then he/she is not covered under this policy.*