

## INSURANCE FOR OFFICIALS

I am on the agenda to address the ABC regarding insurance for officials on Tuesday but I believe it important that you, as officials, be addressed directly concerning certain pitfalls.

I personally believe that referees and judges who are appointed by commissions should be indemnified by the appointing commission in the event they are sued in connection with their duties. However, many commissions treat officials as independent contractors and will not indemnify them.

With his permission, allow me to give the case in point. Benjy Esteves was referee for the Abdusalamov/Perez fight on November 2, 2013. After the bout Abdusalamov suffered a brain bleed and ultimately a stroke and is in very bad shape. A major lawsuit was filed involving commission representatives, physicians, a promoter, and Benjy Esteves. The claim against Benjy is that he should have stopped the fight. I believe that he will ultimately be vindicated but that is not the point of this story.

The New York State Athletic Commission declined to indemnify Benjy and he has no insurance coverage. In a case like this lawyer's fees could run tens of thousands and even hundreds of thousands of dollars. Benjy does not have the assets to pay for such a defense. To his great credit, Sam Viruet, a lawyer, as well as a referee, is attempting to assist Benjy.

Such a lawsuit could be lodged against any referee given untoward circumstances. It does not matter that you handled situations correctly if a plaintiff (or their attorney) feels that you have not. Even if you are vindicated, the costs of defense can be personally destructive.

There is coverage which can be obtained relatively inexpensively through membership in the National Association of Sports Officials. I strongly encourage you to obtain such insurance.

Additional information regarding individual membership and insurance in the National Association of Sports Officials may be found at <http://www.naso.org/MemberBenefits/Insurance.aspx> or just plug "National Association of Sports Officials" into your search engine.

I strongly encourage that referees obtain coverage either through this or some other source so that they minimize the risk to themselves.

While I have never heard of a legal claim against a boxing judge, the membership is inexpensive and well worth consideration for protection.

It is my understanding that there is also some coverage through membership in the National Association of Sports Officials if you are a victim of an assault while officiating an event, so this is yet another reason to check out membership.

Respectfully Submitted,  
Patrick C. English, Esq.  
Dines and English, L.L.C.  
685 Van Houten Avenue  
Clifton, New Jersey 07013  
(973) 778-7575 (o)  
(973) 778-7633 (f)