

# Tennessee Secondary School Athletic Association

## Catastrophic Insurance 2017-18 School Year

Our company, Loomis & LaPann, Inc., designs the Catastrophic Insurance Program for the Tennessee Secondary School Athletic Association. Again this year the TSSAA will provide a Catastrophic Insurance Policy that covers students and/or student athletes in all TSSAA sanctioned activities including travel to and from. The policy is underwritten by National Union Fire Insurance Company and has a \$500,000 Medical Limit with a \$10,000 deductible. Please note that sanctioned activities are activities that comply with all TSSAA rules and regulations and the TSSAA Catastrophic Insurance Coverage is extended for those activities only.

### **When Athletes, Coaches, and Athletic Directors are Covered**

1. Participating in a TSSAA sanctioned sport during the time outlined in the TSSAA Sports Calendar.
2. Practicing in a TSSAA sport during the time that conforms with the rules, regulations, and season outlined in the TSSAA Sports Calendar.
3. Summer Practice – Must be a school team practicing as a unit during the time specified in the TSSAA Sports Calendar with a school coach in charge.
4. Weight lifting and conditioning is only covered during the season when teams are allowed to practice.
5. Preseason Scrimmages
6. Team travel to and from an athletic practice and/or contest with a school coach in charge. Independent travel is not covered, i.e. athletes driving their own vehicles.
7. Coaches and athletic directors are covered working all TSSAA sanctioned activities including travel to and from (Medical Limit - \$100,00; Deductible (Integrated) - \$5,000).

### **When Athletes, Coaches, and Athletic Directors are Not Covered**

1. Open Facilities
2. Weight Training and Conditioning – At no time during the off-season is anyone covered.
3. Summer Camps – TSSAA catastrophic insurance does not cover team camps. The camp may be able to provide the coverage for the participants attending team camps or schools have the option to purchase the individual school coverage that would cover camps.
4. Student-athletes are not covered under the supervision of non-approved coaches or a coach that has not met the TSSAA coaching requirements.
5. Coaches and Athletic Directors are not covered during open facilities, during off-season coaching (i.e. weight training and conditioning), or while coaching/working summer camps.

### **How to Report a Claim**

1. The following information should be emailed to [sports@loomislapann.com](mailto:sports@loomislapann.com) on school letterhead or a school incident report form.
  - a) Name of injured party.
  - b) Name, address, email, and phone number of injured party's parents or guardian.
  - c) Date of accident or injury
  - d) Brief overview of what took place
2. Keep a copy to verify you have reported the incident.
3. Loomis & LaPann will send out a claim form and claim filing instructions to injured party's parent or guardian. The claim form **MUST** be signed by Coach/AD at the school verifying the incident. Once the claim form has been signed it would be the responsibility of the parent or guardian to file the claim.
4. It is not necessary to report all injuries. The general procedure is to report any injury that may require surgery. Injuries that require surgery will probably penetrate the \$10,000.00 deductible.

### **Contact Information**

For any questions regarding Catastrophic Insurance Coverages, How to Report a Claim, or the Optional Catastrophic Insurance Plan, please contact Greg Joly or Karen Boller at Loomis & LaPann, Inc. at (800) 566-6479 or e-mail:

[gjoly@loomislapann.com](mailto:gjoly@loomislapann.com)  
[kboller@loomislapann.com](mailto:kboller@loomislapann.com)