

Tennessee Secondary School Athletic Association Catastrophic Insurance 2011-12 School Year

Loomis & LaPann, Inc. designs the Catastrophic Insurance Program for the Tennessee Secondary School Athletic Association (TSSAA). Again this year 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.

In addition, member schools have the option of purchasing Excess Medical Catastrophic Insurance (all benefits mirror the TSSAA Plan) that will provide coverage for students and/or student athletes participating in school sanctioned activities that are not covered by the TSSAA Catastrophic Insurance Policy, i.e. interscholastic Sports not sanctioned by the TSSAA, intramural sports, open gym, off season conditioning, summer camps/clinics, field trips and other normal school activities including travel to and from. For more information, please contact Loomis & LaPann, Inc. at (800) 566-6479.

If you have questions regarding the TSSAA Plan and/or the optional plan, please feel free to contact Loomis & LaPann, Inc. at (800) 566-6479 or e-mail one of the following:

Greg Joly – gjoly@loomislapann.com
Kevin Joyce – kjoyce@loomislapann.com
Karen Boller – kboller@loomislapann.com

When Athletes & Coaches are Covered

1. Practicing a TSSAA sanctioned sport during the time outlined in the TSSAA Calendar.
2. Weight Lifting and Conditioning – Is only covered during the season when teams are allowed to practice.
3. Preseason Scrimmages
4. Travel to and from athletic practice and contests provided the entire team is together with the coach in charge.
5. Practice during the school day – Must be practicing during the time that conforms with the rules, regulations, and season as corresponding athletic practice outside the school day.
6. Summer practice – Must be a school team practicing as a unit during the time specified in the TSSAA Sports Calendar with school coach in charge.

7. Games/Contests – Athletes and coaches are covered while traveling together and participating in sanctioned TSSAA contests. Athletic Directors are now covered traveling to those contests.

Independent travel to and from is not covered. (Example: athletes driving to a site and meeting the coach)

When Athletes & Coaches are Not Covered

1. Open Facilities
2. Weight Training and Conditioning – At no time during the off-season are players and coaches covered.
3. Summer Camps – Any sport team attending camp must have coverage or the camp must cover the athletes and coaches. TSSAA catastrophic insurance does not cover team camps.
4. Student athletes are not covered when they are supervised by a non-approved coach or a coach who has not met coaching requirements.

How to Report a Claim

1. Fax on school letterhead to (518) 792-3426 the following information:
 - a. Name of injured party.
 - b. Name, address, and phone number of injured party's parents or guardian.
 - c. Date of accident or injury.
 - d. Brief overview of accident.
2. Loomis & LaPann will send claim filing instructions and claim form to the injured party's parents or guardian. It will be the parent's responsibility to file their claim.
3. Please keep copies to verify you have reported the incident.
4. If you have any additional questions, please contact Greg Joly at Loomis & LaPann, Inc. at (800) 566-6479 or e-mail:

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Kevin Joyce – kjoyce@loomislapann.com

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5. Please note that 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.