2026-2027 EXCESS CATASTROPHIC ACCIDENT INSURANCE
GENERAL SUMMARY

The Tennessee Secondary Schools Athletic Association (TSSAA) has purchased excess catastrophic accident insurance for the 2026-2027 school year, effective 08/01/2026. This plan is placed by the brokerage Hylant, of Dublin, Ohio. Coverage is written by Philadelphia Insurance Company of Philadelphia, Pennsylvania.

ELIGIBILITY

All 6th-12th grade student athletes at TSSAA member schools (including non-traditional athletes residing or not residing within a district who are participating for TSSAA member schools), student managers, student trainers, cheerleaders, and other students as participants of an interscholastic practice or competition supervised by coaches recognized by the administration of the school who have met all TSSAA coaches education requirements.

COVERED EVENT(S)

Eligible insureds are covered while participating in interscholastic practice and competitions authorized, sanctioned, or scheduled by the TSSAA and governed by the regulations of the TSSAA in sports in which the TSSAA has recognized. Covered events also include: school-supervised tryouts, practice, pre and post-game related activities, tournaments, and covered travel*, provided the activity is supervised by qualified personnel during a time when such activities are permitted as determined by the TSSAA Bylaws.

> **Covered Travel** means team or individual travel, for purposes of representing the Participating School, that is to or from the location of a Covered Event and is authorized by the Insured Person's Participating School, provided the travel is arranged by the member school (school bus, charter bus, vans, etc.). Covered Travel to a Covered Event will commence upon embarkation from an authorized departure point and terminate upon arrival at the location of the Covered Event. Covered Travel from a Covered Event will commence upon departing from the location of the Covered Event and terminate upon return to the authorized place from which such Covered Travel to the Covered Event began. Coverage extends to students, coaches, or athletic directors in their personal vehicles if the team travels as a group from an authorized departure point, provided all individuals follow school policy regarding drivers, passengers, etc. Students traveling to or from an event outside the aforementioned group in a personal vehicle are not covered.

DESCRIPTION OF COVERAGE

Benefits are payable for Medical Expenses incurred by an Insured following a Covered Accident subject to: (a) the $25,000.00 Covered Accident Deductible (it must be satisfied within 24 months from the date of the accident), (b) the 10-Year Maximum Benefit Period and (c) the Maximum Benefit Amount of $500,000.00. Coverage is excess of other valid and collectible insurance.

Benefit Highlights include:

1. Up to $50,000.00 Accidental Death, Dismemberment, Loss of Sight, Speech or Hearing Benefit.
2. Catastrophic Cash Benefit: Provides lump sum payments up to $500,000 to the family when a covered accident results in Paralysis, Coma, or Brain Death. This benefit replaces the following benefits that were in the previous policy but allows families to use the Catastrophic Cash Benefit for expenses such as:

   Special Expense Benefit: Includes those reasonable and customary expenses incurred for special items to accommodate the insured person's physical disability or adaptation/modification of the insured person's housing or motor vehicle. All special items, modification, or adaptation expenses must be approved by the doctor as medically necessary and appropriate for the insured person.

   Adjustment Expense Benefit: Includes those reasonable and customary expenses incurred: (a) for training a member of the Immediate Family to perform Rehabilitative or custodial functions necessary to the care of the insured;(b)for travel expenses for Immediate Family members between their home and the insured's place of treatment; and (c)for lost earnings by the insured's parents, due to and in connection with a covered accident.

   College Education Benefit: Includes any expenses associated with the pursuit of an undergraduate degree.

Determination of Benefits: If a benefit is payable under more than one provision of this policy, payment will be made only under the provision providing the greater benefit.

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The above is a general summary of the insurance. The policy on file with TSSAA contains all provisions, exclusions, and qualifications of the insurance benefits. If any discrepancy exists between this summary and the policy, the policy will govern and control benefit payments. Copies of the policy are available upon request from TSSAA.

REPORTING OF POTENTIAL CLAIMS

If a student suffers accidental injury under the above-described circumstances which might exceed $25,000 in covered expenses within 90 days or as soon as reasonably possible of the date of injury but no longer than 12 months from the date of accident or date of service.

For filing any claims, please contact Cathy Noskowiak with Hylant at cathy.noskowiak@hylant.com or mail them to the attention of Cathy Noskowiak at Hylant, 565 Metro Place South, Suite 450, Dublin, Ohio 43017. **Claims should be submitted by the parent or guardian of the student-athlete**.

For any questions regarding this policy, please contact Phil Hein with Hylant at 614.932.1265 or phil.hein@hylant.com