

Insurance requirements set for home-schooled students participating in extracurricular athletics

The Risk Management Trust has received several questions about insurance requirements for home-schooled students wishing to participate in extracurricular athletics.

Paragraph five of the change in the bylaws of the TSSAA indicates that the home school student must provide proof of basic medical insurance coverage and both independently secured catastrophic insurance coverage and liability insurance coverage which names the TSSAA as an insured party in the event the school's insurance provider does not extend coverage to students enrolled in home school programs. The insurance must be in place before the home school student practices or participates.



Under the Student and Athletic coverage provided to its member schools, "student" means a student enrolled in a participating school at the time of the accident. Since a home-schooled participant would not meet the eligibility requirements, a home schooled student would not have any coverage under the TNRM program, thus a public school's athletic program should require the home school student to provide proof of coverage as an additional insured for purposes of liability to the school.

Should you have questions regarding any insurance requirements, please contact either John Evans or John Wilburn for assistance.

Safety recall of defective Whitco light poles announced

The U.S. Consumer Product Safety Commission has announced a recall of light poles used for stadium and other outdoor lighting applications.

The defective poles, manufactured by Whitco Company between 2000-05, are 70 feet tall or higher and are constructed of steel with galvanized coating. The poles involved in this recall are normally found at recreational parks and fields, schools and outdoor stadiums.

Consumers should immediately stop using the recalled products until they are inspected and repaired.

To reduce the chance of injury, Whitco Co. light poles should be inspected by an engineer as soon as possible. A simple visual inspection will not determine the extent of damage that could result in failure of the poles.

For more information and a listing of affected locations, please visit the U. S. Consumer Product Safety Commission website, and look for the article entitled, [Recall to Repair: Whitco Company LP Stadium Light Poles Can Fall Over, Posing Risk of Serious Injury and Death](#). There you will find a pdf listing of locations that may have the affected poles.

