January 7, 2014

Dear LMSC Officers, Club and Workout Group Representatives, and Masters Coaches,

We have and continue to take steps to improve our risk management practices with a goal of safeguarding USMS for everyone’s benefit. Some important risk management steps we have taken include hiring Entertainment & Sports Insurance eXperts (ESIX) as our risk management partner (ESIX is the risk management provider for many governing bodies including USA Triathlon and USA WaterSki); expanding use of the online sanction database so we have information on the events we are sanctioning; and clearly defining who we want to insure and what activities we want to insure. Below is an update and summary of our 2014 risk management expectations:

- All participants in a USMS activity (pool, open water, clinics, practices, etc.) must be a USMS registered member, guest member or one-event participant;
- Adult swimming programs promoting a USMS or Masters Swimming relationship must register as a USMS club or workout group;
- Organizers of pool or open water events desiring a sanction must apply via the USMS online sanction program (clinics are an “approved activity” under our insurance and must abide by checklists published at the USMS website, but they are not required to have a USMS sanction);
- Excess accident coverage is now extended to guest members (trial members, approved foreign members, etc.);
- Combined USA Swimming and USMS practices are permissible provided the coach on deck is both USA Swimming registered and USMS registered;
- Clubs or workout groups needing a certificate of insurance should contact Tracy Grilli in the National Office;
- A report of occurrence should be prepared for any claims or incidents and submitted to Tracy Grilli in the National Office.

Open Water Risk Management and Insurance Update

- LMSCs are the first line of approval for open water sanctions, with the USMS Executive Director, or his designee, having final approval for open water sanctions;
- LMSCs will be billed $1,000 by USMS for each open water sanctioned event it approves;
- Open water event directors must host a pre-race event meeting and distribute checklists as available on the USMS website;
- Boat operators must attend the mandatory pre-race boat driver meeting and those approved to be on course for open water sanctioned events or practices must have a propeller guard OR a dedicated onboard swimmer spotter (neither the boat operator nor swimmer spotter may swim in the event or practice);
- Boat operators (volunteer or hired) must provide proof of insurance to the event director. Municipality and government owned/operated boats are not required to provide proof of insurance.
We will continue to improve our risk management practices with a goal of gathering information and providing information that can create the safest environment possible to fulfill the USMS mission. LMSCs, clubs, workout groups, Masters Coaches, and event directors play a critical role in adhering to these risk practices so that the environment afforded is likewise the safest possible.

We recognize that risk management and insurance can be complicated issues. With our risk management partner ESIX, we are available to provide any assistance as requested. Please contact Tracy Grilli for any needs or service you might have.

Sincerely,

Rob Butcher
Executive Director

Nadine Day
President