

## Insurance Swim Meet Coverage Grid

		<b>USMS Sanctioned Meet</b>	<b>USMS Recognized Event with USMS Host</b>	<b>USMS Recognized Event with Non-USMS Host</b>	<b>Non-USMS Sanctioned/Recognized Event</b>
<b>USMS Swimmer</b>		Covered for liability and excess accidental medical	Covered for liability and excess accidental medical	Covered for liability and excess accidental medical	No coverage through USMS
<b>Meet Director</b>	<b>USMS Member</b>	Covered for liability and excess accidental medical	Covered for liability and excess accidental medical	No coverage through USMS	No coverage through USMS
	<b>Non-USMS Member</b>	Covered for liability	Covered for liability	No coverage through USMS	No coverage through USMS
<b>Pool Facility</b>		*See below	*See below	No coverage through USMS	No coverage through USMS
<b>Officials</b>		Covered for liability	Covered for liability	No coverage through USMS	No coverage through USMS
<b>Volunteers</b>		Covered for liability	Covered for liability	No coverage through USMS	No coverage through USMS
<b>Coaches</b>	<b>USMS Member</b>	Same as USMS swimmer	Same as USMS swimmer	Same as USMS swimmer	No coverage through USMS
	Non-USMS Member (not a USA-S coach)	No coverage—unless acting as a volunteer, then liability only	No coverage—unless acting as a volunteer, then liability only	No coverage through USMS	No coverage through USMS
<b>Property (Owned)</b>		No coverage through USMS	No coverage through USMS	No coverage through USMS	No coverage through USMS
<b>Auto</b>		No coverage through USMS	No coverage through USMS	No coverage through USMS	No coverage through USMS

\*The facility is not automatically covered for liability under the USMS policy unless (a) the meet host is required by contract to hold the facility harmless for the host's negligent acts and must name the facility as an additional insured on the USMS policy; or (b) the meet host is required to name the facility owner as an additional insured.