

Frequently Asked Questions Regarding the USMS Insurance Program

- 1. What happens to my club or practice group's insurance if non-USMS members are in the water at the same time as USMS members: let's say, at a USMS practice?**

General liability coverage is voided if the swimmers are intermingled unless:

- A. There is a lane separation (USMS members are in lanes 1–3 and non-USMS members are in lanes 4–6) and it is not a “combined” practice; and there is a USMS member directly supervising the USMS practice only.
- B. An individual(s) is involved in the USMS 30-day tryout period.
- C. The non-USMS members are USA Swimming members. However, USMS insurance coverage will not apply for the USA Swimming members. In addition, for the USA Swimming coverage to be in place, there must be a USA Swimming certified coach supervising the practice.

- 2. Did you know that all USMS members are provided excess accident coverage?**

The excess accidental medical/dental coverage may pay medical expenses incurred for injuries to a USMS member that occur during a USMS event and that are not paid (reasonable & customary) by the USMS member's primary health/accident insurance coverage.

In order to obtain a claim form for this coverage, a “Report of Occurrence” must be received by Risk Management Services, Inc.

- 3. A member of USA Swimming practices with a USMS team. What is the status of the liability insurance for the USMS member club and its members?**

The USMS liability insurance is in full force for the USMS members. There is an unwritten agreement between USMS and USA Swimming permitting each other's members to practice with one another. However, USMS coverage does not apply to the USA Swimming members, nor does USA Swimming coverage apply to the USMS members. However, the USA Swimming coverage is only in effect if there is a USA Swimming certified coach supervising the practice.

- 4. Dry land training—Does the current USMS insurance cover swimmers and coaches during supervised dry land exercises out of the pool area (i.e., Nautilus, free weights, running, or strength training)?**

Insurance would cover swimmers and coaches during supervised dry land exercises out of the pool area. The key word is “supervised.” The same requirements of supervision must be observed whether the swimmers are in or out of the pool during training periods, whatever the nature.

- 5. A USA Swimming member acts as an official or in a volunteer capacity at a USMS event. How is the USA Swimming member insured for this USMS activity?**

USA Swimming coverage does not apply at all. Coverage for a USMS activity would be provided by the USMS insurance program.

- 6. Does USMS provide any type of auto liability insurance for the USMS local member clubs or USMS members?**

No. Because of the number of members involved in USMS, it is impossible to obtain valid underwriting information for the coverage. Therefore, the insurance company has decided not to provide this coverage for member clubs or USMS members.

- 7. Did you know that open water swimming events may include both USMS and USA Swimming members?**

Because of the logistics involved in open water swimming events, both USMS and USA Swimming provide insurance for these events as long as all participants are members of either USMS or USA Swimming. Sanctions must be obtained from both organizations.

- 8. I (a USMS member in good standing) frequently practice by myself. Does my USMS insurance provide coverage for this activity?**

No. In order for either the general liability or excess accident coverage to be in place, a USMS member or USA Swimming certified coach must be supervising the practice/organized workout.

9. Does the USMS insurance program provide any insurance specifically to cover USMS coaches (i.e., Workers' Compensation, health insurance, and disability insurance)?

No. It is the USMS local member club or the USMS coach's responsibility to purchase this coverage from a local insurance agent.

10. When does a LMSC, member club or practice group need to request an Additional Insured certificate/endorsement and how is one obtained?

An Additional Insured certificate/endorsement is frequently required by a facility where a USMS practice, workout, meet, etc., is being held. By requesting that they (the facility owner(s)) be included on the USMS general liability coverage, they are provided coverage for claims that could be brought against them as a result of the USMS activity.

The Certificates are obtained over an online program. Please see the instructions on page 12. If you do not have your team's user id, please contact Kathy Earls at Risk Management Services, Inc., at 1-800-772-4930, X10 or send an e-mail to tokearls@theriskpeople.com.

Information needed:

1. Name and address of USMS LMSC, or club requesting the certificate.
2. Name and address, and the name of a contact person, of the facility owner.

11. Under "Insured Activities", Practices, it states the activity must be under the direct supervision of a USMS member or USA Swimming certified coach. How do you define "direct supervision"?

"Direct Supervision" is defined as "line of sight". The participants must be in the supervisor's direct line of sight. This means the supervisor cannot be practicing with the group, in the office doing paper work, etc.

If you have any questions regarding this summary, please contact Sandi Blumit at Risk Management Services, Inc., 800-777-4930 X12.