Insurance and Risk Management
Types of Insurance Coverage Provided by USMS

– Excess Personal Accident Insurance
– General Liability Insurance
Excess Personal Accident Insurance

• Who is covered?
  – All USMS registered members and volunteers
General Liability Insurance

Who is covered?

• United States Masters Swimming, Inc. (USMS)

• USMS Local Masters Swimming Committees (LMSCs)

• USMS registered members, clubs, club chapters, workout groups, event hosts, employees and volunteers (including, but not limited to, event directors, coaches, officials, judges, timers, safety marshals, lifeguards, boat operators, etc.), but only in their capacity as such with respect to USMS sanctioned or approved activities.
Insured Activities

- Swim Workouts and Practices and Clinics
- USMS-Sanctioned Pool Meets, Open Water Events, and Clinics
- Dual-Sanctioned (with USA Swimming) Meets and Open Water Events
- Adult Learn-to-Swim Programs
- Other Pre-Approved Activities
Workouts

- All participants must be USMS members or Guest Members (30-Day Tryout) or Foreign Guest Members
- Coach on deck must be a USMS member
Sanctioned Meets and Open Water Events

- All participants must be USMS members or One-Event members
Adult Learn-to-Swim Programs

– All participants must be USMS members or Guest Members (30-Day Tryout)

– Coach on deck must be a USMS member
Reporting of Incidents

– All incidents, no matter how minor, should be reported to the USMS National Office as soon as practicable

– Incident Report Form is found in the Insurance section of the USMS Guide to Operations
Reporting of Incidents

- Report all incidents, no matter how minor, as soon as practicable

- Incident Report Form is found in the Insurance section of the USMS Guide to Operations

- Form is submitted to the USMS National Office
Certificates of Insurance

- Frequently required by a facility where workouts take place or a meet is being held
- Facility may request to be named as an Additional Insured
- Certificates are issued by the USMS National Office; instructions are found in the Insurance section of the USMS Guide to Operations
- Only a registered club or workout group can be named on the certificate (non-registered groups cannot be listed)