

APPENDIX B: INFORMATION FOR MEET DIRECTORS AND OFFICIALS

USMS-APPROVED CERTIFYING BODIES

USMS approves USA Swimming, USMS (through its LMSCs), YMCA, Federation of High School Swimming Officials, College Swimming Officials Association (NCAA) and San Diego–Imperial LMSC as organizations for certifying officials.

ENFORCEMENT OF RULES

USMS rules shall be applied uniformly regardless of age.

DIFFERENCES BETWEEN USA SWIMMING AND USMS RULES

All provisions under Part 1 of USMS Swimming Rules are effective January 1, 2012 [USA-S provisions under Part One, the Technical Rules are effective May 1, 2012]. USMS follows USA Swimming’s Technical Rules, Articles 101, 102 and 105, with the following exceptions. USA Swimming and USMS rule references in brackets:

MS1 Starts, Strokes and Relays

MS1.1 Forward start—The forward start may be taken from the starting block, the pool deck or a push from the wall. The forward start or the backstroke start shall be used for freestyle events. The referee’s long whistle indicates that the swimmer must take a position with at least one foot at the front of the platform, the edge of the pool, or on the wall before the command “Take your mark.” The backstroke start may be used as the in-the-water start during freestyle events. [USMS 101.1.1 and 101.5.1; USA-S 101.1.2]

MS1.2 Butterfly—The breaststroke or whip kick may be used exclusively or interchangeably with the dolphin kick at any time during the race. Only one breaststroke or whip kick is permitted per arm pull except that a single breaststroke or whip kick is permitted prior to the turn and finish without an arm pull. After the start and after each turn, a single breaststroke or whip kick is permitted prior to the arm pull that brings the swimmer to the surface. [USMS 101.3.2 and 101.3.3; USA-S 101.3.2 and 101.3.3]

MS1.3 Backstroke—Note: The swimmer who turns past vertical and, in a continuous motion, grabs the wall before pushing off with the feet while on the back is considered to have executed a “continuous turning action.” [USMS 101.4.3; USA-S 101.4.3]

MS1.4 Relays—Relay swimmers who cannot exit the water quickly enough to prevent interference with automatic officiating equipment may hold on to the lane line until all relays have finished, allowing them to exit the pool more slowly or via the ladders at the conclusion of the race. [USMS 101.7.3E; USA-S 101.7.3E]

MS1.5 Long Distance Swimming—Pool events are governed by Open Water and Long Distance rules. There is no provision for leaving the water for brief periods during the swim. [USMS 305 and 306; USA-S 101.8]

MS2 Swimming Competition

MS2.1 Personnel—The minimum personnel at USMS sanctioned or recognized Masters swimming meets shall include the following: one referee, one

starter, two stroke and turn judges, two timers per lane (if automatic timing is not being used). The referee and starter may double as stroke and turn judges, but the referee and starter shall not be the same person. The referee shall be certified as a referee by a USMS-approved certifying body. A referee who is certified as a stroke and turn judge or starter by a USMS-approved certifying body shall receive training in the duties of a referee. Starters and stroke and turn judges who are uncertified shall receive training in the duties of their positions. **Note:** USMS does not use place judges. [USMS 103.2 and 103.3; USA-S 102.10.3 and 102.10.2]

MS2.2 Personnel at national championship meets—The meet host shall appoint a meet referee and an administrative referee subject to qualification standards established by the USMS Officials Committee. [USMS 104.5.10B; USA-S 102.10.5]

MS2.3 Warm-up—If there is no other warm-up/warm-down area available in pools of five lanes or more, one lane shall be set aside for warm-up/warm-down during the conduct of the meet. In pools of four or fewer lanes, swimmers shall be allowed to swim to the other end of the pool at the end of each heat and a warm-up/warm-down period must be offered at least once during each half hour of competition. [USMS 102.4.1; USA-S none]

MS2.4 Relays—First and last names of eligible swimmers, their ages and order of swimming shall be submitted to the clerk of course or to the head lane timer. [USMS 102.9.5; USA-S 102.3.7]

MS2.5 Timed finals—All Masters events held in meters pools (short course or long course) are conducted on a timed-final basis. Short course yards meets, except for national championships, MAY be conducted on a basis other than timed finals (e.g., trials/finals basis). If trials/finals are offered, competitors are limited to three individual events per day. [USMS 102.10.1A and 102.6; USA-S 102.2]

MS2.6 Seeding

MS2.6.1 Age groups, genders, and events of the same distance 200 yards or longer may be combined so that no swimmer has to swim alone and lanes may be filled. [USMS 102.10.1B; USA-S 102.1.4 and 102.7.2]

MS2.6.2 Seeding at meets other than national championship meets may be either fast-to-slow or slow-to-fast. Seeding may differ for sprint and distance events. [USMS 102.10.1D; USA-S 102.5.6]

MS2.7 Counters—A swimmer may appoint one counter in any individual event of 16 lengths or more, except the individual medley. [USMS 102.10.6A; USA-S 102.6A]

MS2.8 Timing System Designation.

MS2.8.1 A manual timing system with two watches per lane, each operated by a separate timer, is the minimum requirement. [USMS 103.17.2A(3); USA-S 102.24.3A(3)]

MS2.9 Records and Top 10

MS2.9.1 Record applications and Top 10 submissions shall not be accepted unless certification of course length accompanies them or is on file with USMS or USA Swimming. Any person can be assigned to conduct the course measurement. [USMS 105.1.6A; USA-S 104.2.2C(3)(a)]

- MS2.9.2** USMS records may only be established by USMS members in sanctioned or recognized competition. Because swimmers from different age groups and genders may compete in the same heat or event, winning the heat or event is not required to establish a record. [USMS 105.3.1; USA-S 104.2.1F]
- MS2.9.3** Relay leadoff split times will be considered for Top 10 times, provided the swimmers complete the event without being disqualified, and will be considered for USMS records provided automatic timing is used. [USMS 103.18.1, 103.18.4, 105.2.2A and D, 105.3.6A; USA-S 104.2.1E]
- MS2.9.4** If swimmers want their initial splits as part of a longer individual event to be submitted for records or Top 10 times, they must notify the referee, in writing, prior to the conclusion of the meet. However, for backstroke initial splits and relay leadoff legs to count, notification must be made prior to the swim so that officials may verify that a legal finish was performed at the initial distance and that for relays the second swimmer did not start in the water (when automatic timing is used). [USMS 103.18.1B(1) and (2); 103.18.1D; and 105.2.2B, C, D and E; and 105.3.6; USA-S none]
- MS2.9.5** Required documentation for USMS records includes the referee's signature, as well as the printout from the automatic or semiautomatic (with three buttons) timing equipment or the time card bearing times and signatures from three timers. [USMS 105.3.8; USA-S 104.2.2C(2)]
- MS2.10** **Scratch procedures**—Swimmers or relay teams not reporting for or competing in an event are not penalized. [USMS 102.8.1; USA-S 102.4]
- MS2.11** **Protests**—Protests arising from competition shall be made within 30 minutes after the race in which the alleged infraction took place. If the protest is not resolved immediately, the protester shall at that time file a written protest with the chair of the Local Masters Swimming Committee (LMSC) or the chair's representative having jurisdiction over the event. If the LMSC does not satisfactorily resolve the protest within 10 days, the protester may appeal in writing to the USMS Rules Committee chair within the next five days for final adjudication, whose final decision shall then be binding on all parties. Protests concerning interpretation of the rules in Part 1: Swimming Rules and the Glossary shall be submitted in writing (on paper or in an electronic file) within 10 days to the USMS Rules Committee chair. [USMS 102.14.4 and 102.14.5; USA-S 102.23.5]
- MS2.12** **Eligibility**—The eligibility of a participant for a particular age group will be determined for all meters meets (both short course and long course) by the swimmer's age as of December 31 of the year of competition. For short course yards meets, eligibility will be determined by the swimmer's age as of the last day of the meet. [USMS 102.2; USA-S 205.2.2]
- MS3** **Facility Standards**
- MS3.1** **Water depth**—In pools with water depth 3 feet, 6 inches to less than 4 feet at the starting end, the swimmer must start from the deck or from within the water. [USMS 107.2.3A(2); USA-S 103.2.3A]

DUAL SANCTIONED EVENTS

The following shall govern the conduct of combined, parallel and interwoven meets, hereinafter known as dual sanctioned events, between members of United States Swimming and United States Masters Swimming.

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In the event of a claim by a third party, including participants and spectators, alleging bodily injury and/or property damage arising from the conduct of a dual sanctioned event, USA-S and USMS will notify Risk Management Services Inc. as soon as practicable. Any conflicts or request for interpretations shall be resolved by the executive directors of USA-S and USMS.

All competitors in dual sanctioned events must be members of USA Swimming, USMS or both. Competitors who are members of both must select one organization with which to compete for the entire meet, in advance of competition. Dual membership cannot be used to exceed the daily event limits imposed by either organization. Automatic recognition of times achieved by a USMS swimmer competing in the USA-S portion is still available.

Dual sanctioned events must have sanctions from both USA-S and USMS. Both sanctions must be held by the host organization. The host organization cannot be required to accept a participant from either USMS or USA-S that would otherwise be barred from participation by their respective organizations. USMS records and Top 10 submissions must comply with all USMS documentation requirements.

Combined meets—With the consent of all hosting teams and the LSC and LMSC, a combined meet may be sanctioned by both USA-S and USMS with all swimmers competing according to USA-S rules. This mechanism allows the meet hosts to seed the event as they normally would, based upon times, with USA-S and USMS members combined in heats without specific lanes allocated to one organization or the other. There are restrictions, however. A divider must separate members of each organization. A lane line is sufficient to achieve the separation. This does preclude, for example, swimming two-to-a-lane with a member of each organization in the same lane. Warm-up and warm-down should be conducted in separate lanes. Relay teams must consist of members of the same organization.

Parallel meets—The two meets may be swum in parallel by assigning some lanes to USMS competitors and a different set of lanes to USA-S competitors. If possible, separate stroke and turn officials for each set is preferred. It is permissible to adjust, for example, the makeup of the USMS heats so that competitors in a given heat have approximately the same seed times. Each organization's rules apply to its members.

Interwoven meets—The two meets may be swum with complete heats of swimmers from both organizations. There is no need for separate stroke and turn officials. Each organization's rules apply to its members.

Warm-up and warm-down—Members of each organization must use separate warm-up and warm-down lanes throughout the meet, including the periods prior to and after the actual competition.

DIFFERENCES BETWEEN NCAA SWIMMING AND USMS RULES

NCAA and USMS rule references in brackets.

MS1 Starts, Strokes and Relays

MS1.1 Forward start—The forward start may be taken from the starting block, the pool deck or a push from the wall. At the commencement of each heat, the referee shall signal to the swimmers by a short series of whistles to remove all clothing except for swimwear, followed by a long whistle indicating that they should take their positions with at least one foot at the front of the starting platform, the edge of the deck or on the wall before the command "Take your mark." Either the forward start or the backstroke

start shall be used for freestyle events. The backstroke start may be used as the in-the-water start during freestyle events. [USMS 101.1.1, 101.5.1 and 103.8.5A; NCAA Rule 2, Section 1, Article 1]

Note: Making unnecessary noise during the start is not addressed in the USMS rules.

- MS1.2 Backstroke start**—At the commencement of each heat, the referee shall signal to the swimmers by a short series of whistles to remove all clothing except for swimwear. At the referee’s first long whistle, the swimmers shall immediately enter the water and at the second long whistle shall return without undue delay to the starting position. Standing in or on the gutter, or placing the toes over the lip of the gutter, or bending the toes over the lip of the gutter, before or after the start, is prohibited. [USMS 101.1.2 and 103.8.5A; NCAA Rule 2, Section 1, Article 2]
- MS1.3 Declared false starts**—There are no “declared false starts” in Masters swimming. [USMS 103.8.6; NCAA Rule 2, Section 1, Article 3h]
- MS1.4 Backstroke turn**—Once the body has left the position on the back, any kick or arm pull must be part of the continuous turning action. A swimmer who turns past vertical and, in a continuous motion, grabs the wall before pushing off with the feet while on the back is considered to have executed a “continuous turning action” and must not be disqualified. [USMS 101.4.3; NCAA Rule 2, Section 2, Article 1c]
- MS1.5 Butterfly**—The breaststroke or whip kick may be used exclusively or interchangeably with the dolphin kick while doing the butterfly stroke at any time during the race. Only one breaststroke or whip kick is permitted per arm pull, except that a single breaststroke or whip kick is permitted prior to the turn and the finish without an arm pull. After the start and after each turn, a single breaststroke or whip kick is permitted prior to the first arm pull. A scissors kicking movement is not permitted. [USMS 101.3.2 and 101.3.3; NCAA Rule 2, Section 2, Article 3d]
- MS1.6 Finish**—The swimmer shall have finished the race when any part of the swimmer touches the wall after completion of the prescribed distance. [USMS 101.5.4; NCAA Rule 2, Section 4, Article 3]
- MS1.7 Relays**—A relay team member who wishes to enter the water to start from the water, shall notify the starter and be careful not to disturb or interfere with another swimmer or the timing system pad when in use. Relay swimmers who cannot exit the water quickly enough to prevent interference with automatic officiating equipment may be allowed to hold on to the lane line until all relays have finished, allowing them to exit the pool more slowly or via the ladders at the conclusion of the race. Mixed relays shall consist of two men and two women who may swim in any order. [USMS 101.7.3D–F; NCAA Rule 2, Section 2, Article 7e and Rule 2, Section 5, Article 3a] First and last names of eligible swimmers, their ages and order of swimming shall be submitted to the clerk of course or to the head lane timer. Any changes in names of the competing swimmers or their order of swimming must be declared to the head lane timer prior to the start of the relay heat in which such relay team is entered. No changes will be permitted thereafter. [USMS 102.9.5; NCAA Rule 2, Section 2, Article 7d and Rule 3, Section 1, Article 4b]

MS2 Swimming Competition

MS2.1 Meet personnel—The minimum personnel at USMS sanctioned Masters swimming meets or recognized events shall include one referee, one starter, two stroke and turn judges, and two timers per lane (if automatic timing is not being used) or one timer per lane if automatic timing is used. The referee and starter may double as stroke and turn judges, but the referee and starter may not be the same person. [USMS 103.2; NCAA Rule 4, Section 1] The referee shall be certified as a referee. A referee who is certified as a stroke and turn judge or starter (by USA Swimming, USMS, YMCA or any other USMS-approved certifying body) shall receive training in the duties of a referee. Starters and stroke and turn judges who are uncertified shall receive training in the duties of their positions. [USMS 103.3; NCAA Rule 4, Section 1]

Note: USMS does not use place judges.

MS2.2 Warm-up—If there is no other warm-up/warm-down area available in pools of five lanes or more, one lane shall be set aside for warm-up/warm-down during the conduct of the meet. If there is no other warm-up/warm-down area available in pools of four or fewer lanes, swimmers shall be allowed to swim to the other end of the pool at the end of each heat, and a warm-up/warm-down period shall be offered at least once every half hour of competition. Swimmers must enter the pool feet first in a cautious and controlled manner. Diving shall be permitted only in the designated lanes. [USMS 102.4; NCAA none]

MS2.3 Timed finals—All short course meters events, long course meters events and national championships shall be conducted on a timed-final basis. Other short course yards events may be conducted on a timed-final basis or other basis (e.g., trials/finals). In a trials/finals format, competitors shall be limited to three individual events per day. [USMS 102.10.1A and 102.6; NCAA none]

MS2.4 Seeding—Age groups, genders and events of the same distance 200 yards or longer may be combined so that no swimmer has to swim alone and lanes may be filled. Seeding at meets other than national championships may be either fast-to-slow or slow-to-fast. Seeding may differ for sprint and distance events (400 yards or longer) within a meet. Women's and men's heats may be alternated in the distance events. [USMS 102.10.1B–D; NCAA Rule 5, Sections 1 and 2]

MS2.5 Counters—A swimmer in any individual event of 16 lengths or more, except the individual medley, may appoint one counter to call lengths or indicate lengths by visual sign. Verbal counters may use watches and signal intermediate times to the swimmer. If visual counters are used, they may be stationed at the end or either side of the pool beyond the halfway point toward the end of the course opposite the starting end. The count may be ascending or descending order. Violations of these provisions are not grounds for disqualification. [USMS 102.10.6; NCAA Rule 2, Section 3]

MS2.6 Timing System Designation

MS2.6.1 A manual timing system with two watches per lane, each operated by a separate timer, is the minimum requirement. [USMS 103.12.2A(3); NCAA Rule 4, Section 23, Article 2c]

MS2.7 Records

- MS2.7.1** Record applications and Top 10 submissions shall not be accepted unless certification of course length accompanies them or is on file with USMS or USA Swimming. Any person can be assigned to conduct the course measurement. [USMS 105.1.6] The pool measurement certification must include all lanes used in competition. [USMS 105.1.7A; NCAA Rule 9, Section 2] When a moveable bulkhead is used, the length of the course must be confirmed prior to the start of the meet, and the course measurement of the two outside lanes and a middle lane must be confirmed at the conclusion of the session in which the time was achieved. [USMS 105.1.7C and D; NCAA Rule 9, Section 2]
- MS2.7.2** USMS records may only be established by USMS members in sanctioned meets or recognized events. [USMS 105.1.1] Because swimmers from different age groups and genders may compete in the same event or heat, winning the heat or event is not required to establish a record. Relay leadoff split times will be considered for USMS Top 10 times, provided the swimmers complete the event without being disqualified and will be considered for USMS records provided fully automatic timing is used. The swimmer's relay leadoff split time shall not count if the second swimmer starts in the water when automatic timing is used. The request to have a split time recorded must be brought to the attention of the meet referee, in writing, prior to the swim. Leadoff splits obtained from three semiautomatic buttons or three watch times are acceptable for FINA records, but not for USMS records. [USMS 105.2.2, 105.3.6, 103.18.1 and 103.18.4; NCAA Rule 9, Sections 1 and 2, and Notes 2 and 3]
- MS2.7.3** If swimmers want their initial splits as part of a longer individual event to be submitted for records or Top 10 times, they must notify the referee, in writing, prior to the conclusion of the meet. However, for backstroke initial splits and relay leadoff legs to count, notification must be made prior to the swim so that officials may verify that a legal finish was performed at the initial distance and that for relays the second swimmer did not start in the water (when automatic timing is used). [USMS 103.18.1B(1) and (2), 103.18.1D, 105.2.2 and 105.3.6; NCAA none]
- MS2.7.4** Required documentation for USMS records includes the referee's signature, official meet results, the primary printout tape from the automatic or semiautomatic (with three buttons) timing equipment and/or a copy of the entry card bearing times and signatures from three timers. [USMS 105.3.8; NCAA Rule 9, Section 2, Article 2]
- MS2.8 Scratch procedures**—Any swimmer or relay team not reporting for or competing in an event shall not be penalized. [USMS 102.8.1; NCAA Rule 3, Section 1, Article 4; Rule 3, Section 3, Article 4 and Rule 8, Section 4, Article 8f]
- Note:** USMS does not have an “honest effort” requirement. [Rule 3, Section 1, Article 4e]
- MS2.9 Protests**
- MS2.9.1** Protests affecting the eligibility of any swimmer to compete or to represent an organization in any race shall be made in writing to the meet director or referee before the race is held, and if the meet committee deems it advis-

able, the swimmer may compete under protest and it shall be so announced before the race. The meet committee shall immediately refer such protest to the LMSC officers (local meets) or championship meet protest committee (national championship meets) having jurisdiction for adjudication at the earliest possible time. [USMS 102.14.2; NCAA none]

MS2.9.2 Protests arising from the competition itself shall be made within 30 minutes after the race in which the alleged infraction took place. If the protest is not resolved immediately, the protester shall at that time file a written protest with the chair of the Local Masters Swimming Committee (LMSC) or the chair’s representative having jurisdiction over the event. If the LMSC does not satisfactorily resolve the protest within 10 days, the protester may appeal in writing to the USMS Rules Committee chair within the next five days for final adjudication, whose decision shall then be binding on all parties. [USMS 102.14.5; NCAA Rule 4, Section 2 and Rule 8, Section 4, Article 9]

MS2.10 **Age determining date**—For short course yards, the eligibility of a participant for a particular age group shall be determined by the swimmer’s age as of the last day of the meet. For short course meters and long course meters, the eligibility of a participant for a particular age group shall be determined by the swimmer’s age as of December 31 of the year of competition. [USMS 102.2; NCAA none]

MS2.11 **Swimwear**—For men, the swimsuit shall not extend above the navel nor below the knees, and for women, shall not cover the neck, extend past the shoulder nor extend below the knees. Any kind of tape on the body is not permitted unless approved by the referee. Products involving tobacco, alcohol or pharmaceuticals containing drugs banned under IOC or FINA rules may not be advertised, but the advertiser’s name only may be used. Offenders may be barred from competition until they comply with this rule. [USMS 102.12.1 and 102.12.2; NCAA Rule 3, Section 1, Articles 1 and 2]

MS3 **Facility Standards**

MS3.1 **Water depth**—In pools with water depth 3 feet, 6 inches to less than 4 feet at the starting end, the swimmer must start from the deck or from within the water. [USMS 107.2.3A(2); NCAA Rule 1, Section 1, Article 2b]

**DIFFERENCES BETWEEN
NATIONAL FEDERATION OF HIGH SCHOOL
SWIMMING AND USMS RULES**

NFHS and USMS rule references in brackets.

MS1. Starts, Strokes and Relays

MS1.1 **Forward start**—The forward start may be taken from the starting block, the pool deck or a push from the wall. At the commencement of each heat, the referee shall signal to the swimmers by a short series of whistles to remove all clothing except for swimwear, followed by a long whistle indicating that they should take their positions with at least one foot at the front of the starting platform, the edge of the deck or on the wall before the command “Take your mark.” Either the forward start or the backstroke start shall be

used for freestyle events. [USMS 101.1.1, 101.5.1, and 103.8.5A; NFHS Rule 8, Section 1, Article 1]

- MS1.2 Backstroke start**—At the commencement of each heat, the referee shall signal to the swimmers by a short series of whistles to remove all clothing except for swimwear. At the referee’s first long whistle, the swimmers shall immediately enter the water and at the second long whistle shall return without undue delay to the starting position. Standing in or on the gutter, placing the toes above the lip of the gutter or bending the toes over the lip of the gutter, before or after the start, is prohibited. USMS does not specify that swimmers must step into the water feet first. [USMS 101.1.2 and 103.8.5A; NFHS Rule 8, Section 1, Articles 2 and 3b]
- MS1.3 Backstroke turn**—Once the body has left the position on the back, any kick or arm pull must be part of the continuous turning action. A swimmer who turns past vertical and, in a continuous motion, grabs the wall before pushing off with the feet while on the back is considered to have executed a “continuous turning action.” [USMS 101.4.3; NFHS Rule 8, Section 2, Articles 1e and 1f]
- MS1.4 Butterfly**—The breaststroke or whip kick may be used exclusively or interchangeably with the dolphin kick while doing the butterfly stroke at any time during the race. Only one breaststroke or whip kick is permitted per arm pull, except that a single breaststroke or whip kick is permitted prior to the turn and the finish without an arm pull. After the start and after each turn, a single breaststroke or whip kick is permitted prior to the first arm pull. A scissors kicking movement is not permitted. [USMS 101.3.2 and 101.3.3; NFHS Rule 8, Section 2, Article 3d]
- MS1.5 Relays**—A relay team member who wishes to start from the water, shall notify the starter and be careful not to disturb or interfere with another swimmer or the timing system pad when in use. Relay swimmers who cannot exit the water quickly enough to prevent interference with automatic officiating equipment may be allowed to hold on to the lane line until all relays have finished, allowing them to exit the pool more slowly or via the ladders at the conclusion of the race. Mixed relays shall consist of two men and two women who may swim in any order. [USMS 101.7.3D–F; NFHS Rule 8, Section 3, Articles 5 and 7] First and last names of eligible swimmers, their ages and order of swimming shall be submitted to the clerk of course or to the head lane timer. Any changes in names of the competing swimmers or their order of swimming must be declared to the head lane timer prior to the start of the relay heat in which such relay team is entered. No changes will be permitted thereafter. [USMS 102.9.5; NFHS Rule 8, Section 3, Article 4]
- MS1.6 Finish**—The finish occurs when any part of the swimmer touches the wall. Swimmers are not required to touch the touch pads when automatic timing is used. [USMS 101.5.4; NFHS Rule 8, Section 1, Article 7 and Rule 8, Section 3, Article 6]
- MS2 Swimming Competition**
- MS2.1 Swimwear**
- MS2.1.1** For men, the swimsuit shall not extend above the navel nor below the knees, and for women, shall not cover the neck, extend past the shoulder

nor extend below the knees. [USMS 102.12.1B; NFHS Rule 3, Section 3, Article 3b.5]

MS2.1.2 Products involving tobacco, alcohol or pharmaceuticals containing drugs banned under IOC or FINA rules may not be advertised, but the advertiser's name only may be used. Offenders may be barred from competition until they comply with this rule. [USMS 102.12.2; NFHS Rule 3, Section 3, Article 2]

MS2.2 **Meet personnel**—The minimum personnel at USMS-sanctioned or USMS-recognized swimming meets shall include one referee, one starter, two stroke and turn judges, and two timers per lane (if automatic timing is not being used) or one timer per lane if automatic timing is used. The referee and starter may double as stroke and turn judges, but the referee and starter may not be the same person. [USMS 103.2; NFHS Rule 4, Section 1, Articles 3 and 5]

The referee shall be certified as a referee. A referee who is certified as a stroke and turn judge or starter (by USA Swimming, USMS, YMCA or any other USMS-approved certifying body) shall receive training in the duties of a referee. Starters and stroke and turn judges who are uncertified shall receive training in the duties of their positions. [USMS 103.3; NFHS none] **Note:** NFHS is a USMS-approved certifying body. USMS does not use a ballot system as a backup judging system.

MS2.3 **Warm-up**—If there is no other warm-up/warm-down area available in pools of five lanes or more, one lane shall be set aside for warm-up/warm-down during the conduct of the meet, and in pools of four or fewer lanes, swimmers shall be allowed to swim to the other end of the pool at the end of each heat, and a warm-up/warm-down period shall be offered at least once every half hour of competition. [USMS 102.4; NFHS “Guidelines for Meet Warm-Up”]

MS2.4 **Events**—USMS competition may be conducted in any of the events listed in 102.5. [USMS 102.5; NFHS Rule 5, Section 1, Article 1]

MS2.5 **Event limit**—A swimmer may compete in not more than five individual events per day. [USMS 102.6; NFHS Rule 3, Section 2, Article 1]

MS2.6 **Timed finals**—All short course and long course meters events and national championships shall be conducted on a timed-final basis. Other short course yards events may be conducted on a timed-final or other basis (e.g., trials/finals). In a trials/finals format, competitors shall be limited to three individual events per day. [USMS 102.10.1A; NFHS none]

MS2.7 **Seeding**—Age groups, genders and events of the same distance 200 yards or longer may be combined so that no swimmer has to swim alone and lanes may be filled. Seeding at meets other than national championships may be either fast-to-slow or slow-to-fast. Seeding may differ for sprint and distance events (400 yards or longer) within a meet. Women's and men's heats may be alternated in the distance events. [USMS 102.10.1B–D; NFHS Rule 5, Sections 2 and 3]

MS2.8 **Counters**—A swimmer in any individual event of 16 lengths or more, except the individual medley, may appoint one counter to call lengths or indicate lengths by visual sign. Verbal counters may use watches and signal

intermediate times to the swimmer. If visual counters are used, they may be stationed at the end or either side of the pool beyond the halfway point toward the end of the course opposite the starting end. The count may be in ascending or descending order. Violations of these provisions are not grounds for disqualification. [USMS 102.10.6; NFHS Rule 3, Section 4]

MS2.9 Records

MS2.9.1 Record applications and Top 10 submissions shall not be accepted unless certification of course length accompanies them or is on file with USMS or USA Swimming. [USMS 105.1.6 and 105.1.7; NFHS Rule 2, Section 2]

MS2.9.2 USMS records may only be established by USMS members in sanctioned meets or recognized events. Because swimmers from different age groups and genders may compete in the same event or heat, winning the heat or event is not required to establish a record. Relay leadoff split times will be considered for Top 10 times, provided the swimmers complete the event without being disqualified, and relay leadoff split times will be considered for USMS records provided fully automatic timing is used. The swimmer's relay leadoff split time shall not count if the second swimmer starts in the water when automatic timing is used. The request to have a split time recorded must be brought to the attention of the meet referee, in writing, prior to the swim. Leadoff splits obtained from semiautomatic or manual times are acceptable for FINA records and USMS Top 10 but not for USMS records. [USMS 105.1.1, 103.18.1, 103.18.4, 105.2.2 and 105.3.6; NFHS Rule 8, Section 3, Article 8]

MS2.9.3 If swimmers want their initial splits as part of a longer individual event to be submitted for records or Top 10 times, they must notify the referee, in writing, prior to the conclusion of the meet. However, for backstroke initial splits and relay leadoff legs to count, notification must be made prior to the swim so that officials may verify that a legal finish was performed at the initial distance and that for relays the second swimmer did not start in the water (when automatic timing is used). [USMS 103.18.1, 103.18.4, 105.2.2 and 105.3.6; NFHS none]

MS2.9.4 Required documentation for USMS records includes the referee's signature, official meet results, the primary printout tape from the automatic or semiautomatic (with three buttons) timing equipment and/or a copy of the entry card bearing times and signatures from three timers. [USMS 105.3.8; NFHS none]

MS2.10 Scratch procedures—Any swimmer or relay team not reporting for or competing in an event shall not be penalized. There are no “declared false starts.” [USMS 102.8.1; NFHS Rule 3, Section 2, Articles 2 and 3]

MS2.11 Protests

MS2.11.1 Protests affecting the eligibility of any swimmer to compete or to represent an organization in any race shall be made in writing to the meet director or referee before the race is held, and if the meet committee deems it advisable, the swimmer may compete under protest and it shall be so announced before the race. The meet committee shall refer the protest to the LMSC officers (local meets) or the championship meet protest committee (nationals) having

jurisdiction for adjudication at the earliest possible time. [USMS 102.14.2; NFHS none]

MS2.11.2 Protests arising from the competition itself shall be made within 30 minutes after the race in which the alleged infraction took place. If the protest is not resolved immediately, the protester can file a written protest with the chair (or representative) of the Local Masters Swimming Committee (LMSC) having jurisdiction over the event. If it is not satisfactorily resolved within 10 days, the protester may appeal in writing to the USMS Rules Committee chair within the next five days for final adjudication, whose decision shall then be binding on all parties. [USMS 102.14.5; NFHS Rule 4, Section 2, Article 2g]

MS2.12 **Age determining date**—For short course yards, the eligibility of a participant for a particular age group is determined by the swimmer’s age as of the last day of the meet. For short course meters and long course meters, the eligibility of a participant for a particular age group is determined by the swimmer’s age as of December 31 of the year of competition. [USMS 102.2; NFHS none]

Note: USMS does not specifically address noisemakers [NFHS Rule 4, Section 2, Article 2I], the participation of a competitor who has been rendered unconscious [USMS 106; NFHS Rule 3, Section 2, Article 7], the wearing of jewelry [NFHS Rule 3, Section 3, Article 6], or on-site shaving [NFHS Rule 3, Section 5, Article 7].

MS3 **Facility Standards**

MS3.1 **Water depth**—In pools with water depth 3 feet, 6 inches to less than 4 feet at the starting end, the swimmer must start from the deck or from within the water. [USMS 107.2.3A(2); NFHS Rule 2, Section 7, Article 2]

INFORMATION FOR USMS PARTICIPANTS AT FINA EVENTS

USMS recognizes times achieved at meets sanctioned by a FINA member federation and conducted in accordance with FINA rules. The following information summarizes the differences between FINA and USMS rules. FINA and USMS rule references in brackets.

FMS1 **Swimming Competition**

FMS1.1 **Age groups**—The youngest age group recognized by FINA is 25-29. [FINA MSW 1.1; USMS 102.1.1 and 102.3]

FMS1.2 **Relay age groups**—The youngest relay age group recognized by FINA is 100-119 and may not include competitors younger than 25. [FINA MSW 1.2; USMS 102.3.2B]

FMS1.3 **Warm-up guidelines**—USMS prohibits hand paddles in warm-ups. FINA does not have this restriction. [FINA MSW 3.9 and FINA Warm-up Guidelines; USMS 102.4.2]

FMS1.4 **Course type**—FINA does not recognize Short Course Yard competition. [FINA MSW 4.1 and 4.2; USMS 102.5.2 and 102.5.1]

FMS1.5 **Event limits**—FINA has no explicit rule addressing event limits; limits are established for each meet. [FINA, no rule; USMS 102.6 and 102.10.1A]

- FMS1.6 Club affiliation and relays**—FINA does not allow unattached swimmers in either individual events or relays. All competitors must represent clubs. [FINA MGR 3 and MSW 5; USMS 102.9.1 and 201.3.4]
- FMS1.7 Two-to-a-lane seeding by gender**—FINA allows two swimmers of the same gender to swim in a single lane for freestyle events 400 meters or longer, while USMS allows two swimmers of either gender to swim in a single lane for freestyle events over 200 meters [FINA MSW 3.8; USMS 102.10.4A(1)(a)]
- FMS1.8 Counters**—FINA officials lap count for swimmers, count only for 800 and 1500 meter races and show the remaining number of laps to be completed. [FINA SW 2.6.3; USMS 102.10.6]
- FMS1.9 Splits and timing system**—FINA allows splits to be recorded by three watches, three semiautomatic buttons or fully automatic timing for FINA records. For USMS records, splits must be recorded by fully automatic timing equipment. [FINA MSW 6 and FINA World Record Application Form; USMS 103.18.4 and 105.3.6A]
- FMS1.10 Splits and Relay disqualification**—USMS will not allow the initial relay split to count as an individual time if the relay is disqualified. FINA requires only that the leadoff swimmer is not disqualified for the leadoff split to count as an individual time. [FINA SW 11.5 and 11.6; USMS 103.18.1C and 105.2.2D]
- FMS1.11 Records**—Applications for FINA Masters World Records must be made on FINA official forms within 60 days from the end of the event. Applications may be submitted only for performances at USMS-sanctioned meets. World records can be established only in fresh water and will not be recognized in any kind of sea or ocean water. Applications for USMS national records must be submitted within 90 days of the end of the season. [FINA MSW 6 and SW 12.9; USMS 105.3.8, 105.5 and Appendix B]
- FMS1.12 Time standards**—Any swim that does not meet the qualifying standard at FINA World Championships will receive “NT” in the results, with no official time or place. [FINA MSW 9 and FINA Masters policy; USMS 104.5.8]
- FMS1.13 Notification of disqualification**—FINA requires notification via posted code in the meet results. USMS rules state that the official will make every effort to contact the swimmer. [FINA MSW 7; USMS 102.13.2]
- FMS1.14 Announcing results of protested events**—FINA does not appear to have an explicit rule on this subject. [FINA GR 9.2; USMS 102.14.1]
- FMS1.15 Competing under protest**—FINA has no explicit rule regarding competing under protest. [FINA GR 9.2; USMS 102.14.2]
- FMS1.16 Protests of swimming rules**—FINA gives authority for the final decision to the referee. USMS gives authority to the referee for protests against judgment decisions of starters and stroke, turn and relay take-off judges and for some final decisions USMS gives authority to the meet committee or to a protest panel or to the USMS Rules Committee with an explicit timeline and communication structure. [FINA GR 9.2; USMS 102.14.4 and 104.5.9B]

FMS1.17 Fees for protests—FINA requires a fee of 100 Swiss francs or its equivalent to be submitted with the protest (the fee is refunded if the protest is upheld). USMS does not require a fee for filing protests. [FINA GR 9.2.2 and 9.2.4; USMS 102.14]

FMS1.18 Rejection and appeal of protests—FINA allows the referee to reject protests. The team leader may appeal the rejections to a Jury of Appeal for a final decision. USMS uses a meet committee, a protest committee or the USMS Rules Committee. [FINA GR 9.2.3 and 9.3; USMS 102.14.2, 102.14.4 and 102.14.5]

FMS1.19 Smoking and tobacco—FINA bans smoking in any area designated for competitors. USMS bans the use of all tobacco products on the pool deck, in locker rooms, in the spectator seating and standing areas, and in all areas used by swimmers. [FINA GR 8; USMS 102.15]

PREPARATION OF MEET RESULTS

Meet results (pool and open water) must include the name of the meet, the location of the meet (name of pool or open water venue, city and state), the date of the meet, the name, address or email address of the meet director, the name and certification status of the officials (referee, starter and stroke and turn judges) and the sanction or approval number.

The results of each event shall be published in the following order:

Individual events:

1. Print women's results first, then men's results.
2. For each gender, print results by age group from youngest to oldest.
3. For each age group, print results in the following stroke order: freestyle, backstroke, breaststroke, butterfly and individual medley.
4. For each stroke, print events in order from shortest to longest.

Relay events:

1. Print women's relay results first, then men's relay results, then mixed relay results. Results must include the names and ages of all swimmers.
2. For each gender, print the relay results in the order of age groups, youngest to oldest.
3. For each age group, print results in the following order: 200 freestyle relay, 200 medley relay, 400 freestyle relay, 400 medley relay and 800 freestyle relay.

Split results:

All splits from split notification forms that have been certified by the meet referee shall be listed separately with swimmer's name, event and split time.

Storage requirements for meet documents:

Results, tapes, timing printouts, time cards, heat sheets, timers' heat sheets or swimmer lists, electronic meet files, and other information used to compile results and records shall be kept for a minimum of two years after the conclusion of the meet.

USMS AND WORLD RECORD APPLICATIONS

Documentation requirements:

- Complete the “Application for USMS and/or World Record” in its entirety. (World records are due within 60 days of the swim.)
- Attach the printout showing event number, heat number, splits, backup from the electronic timing system and/or time card with the signatures of all three timers. Meet results are not a substitute for the timing system printout.
- Attach a copy of the heat sheet showing swimmer’s name, event number, heat number and lane number assignment.
- Swims done at recognized or USA-S meets do not qualify for world records.
- Swimmer’s age is as of December 31 of the year of competition for long course meters and short course meters courses, and as of the last day of the meet for short course yards courses.

Documentation requirements for USMS long distance records:

- Completed “Application for USMS Long Distance Record.”
- Proof of achieved time or distance swum.
- For postal events, a lap-count checkoff sheet listing all split times and bearing the signature, name, address and phone number of the lap counter/timer.
- For cable swims, a copy of the course certification, if it is not already on file according to article 302.3.1A.


**ADJUSTMENTS FOR WOMEN'S NATIONAL
QUALIFYING TIMES FOR SWIMS AT ALTITUDE**

Age Group	3,000–4,249 ft.				4,250–6,499 ft.				6,500+ ft.			
	200	400–500	800–1000	1500–1650	200	400–500	800–1000	1500–1650	200	400–500	800–1000	1500–1650
18-24	0.47	2.37	4.75	10.44	1.14	4.75	9.49	21.83	1.52	6.64	14.24	30.85
25-29	0.50	2.50	5.00	11.00	1.20	5.00	10.00	23.00	1.60	7.00	15.00	32.50
30-34	0.51	2.56	5.12	11.26	1.23	5.12	10.24	23.55	1.64	7.17	15.36	33.28
35-39	0.51	2.56	5.13	11.28	1.23	5.13	10.25	23.58	1.64	7.18	15.38	33.32
40-44	0.51	2.55	5.10	11.23	1.22	5.10	10.21	23.48	1.63	7.15	15.31	33.18
45-49	0.52	2.60	5.21	11.45	1.25	5.21	10.41	23.95	1.67	7.29	15.62	33.84
50-54	0.55	2.75	5.49	12.09	1.32	5.49	10.99	25.27	1.76	7.69	16.48	35.71
55-59	0.55	2.75	5.49	12.09	1.32	5.49	10.99	25.27	1.76	7.69	16.48	35.71
60-64	0.62	3.12	6.23	13.71	1.50	6.23	12.46	28.67	1.99	8.72	18.69	40.51
65-69	0.66	3.32	6.65	14.63	1.60	6.65	13.30	30.58	2.13	9.31	19.94	43.21
70-74	0.72	3.58	7.16	15.76	1.72	7.16	14.32	32.95	2.29	10.03	21.49	46.55
75-79	0.80	3.98	7.95	17.50	1.91	7.95	15.91	36.58	2.54	11.13	23.86	51.69
80-84	0.87	4.34	8.69	19.11	2.08	8.69	17.37	39.95	2.78	12.16	26.06	56.45
85-89	0.96	4.82	9.64	21.21	2.31	9.64	19.28	44.36	3.09	13.50	28.93	62.68
90-94	1.10	5.50	10.99	24.19	2.64	10.99	21.99	50.57	3.52	15.39	32.98	71.46
95-99	1.71	8.55	17.10	37.63	4.11	17.10	34.21	78.68	5.47	23.95	51.31	111.18
100+												

**ADJUSTMENTS FOR MEN'S NATIONAL
QUALIFYING TIMES FOR SWIMS AT ALTITUDE**

Age Group	3,000–4,249 ft.				4,250–6,499 ft.				6,500+ ft.			
	200	400–500	800–1000	1500–1650	200	400–500	800–1000	1500–1650	200	400–500	800–1000	1500–1650
18-24	0.49	2.45	4.90	10.77	1.18	4.90	9.79	22.52	1.57	6.85	14.69	31.82
25-29	0.50	2.50	5.00	11.00	1.20	5.00	10.00	23.00	1.60	7.00	15.00	32.50
30-34	0.51	2.53	5.05	11.11	1.21	5.05	10.10	23.23	1.57	7.07	15.15	32.83
35-39	0.50	2.49	4.98	10.95	1.19	4.98	9.95	22.89	1.59	6.97	14.93	32.34
40-44	0.51	2.55	5.10	11.22	1.22	5.10	10.20	23.45	1.63	7.14	15.29	33.14
45-49	0.52	2.62	5.24	11.53	1.26	5.24	10.48	24.10	1.68	7.34	15.72	34.06
50-54	0.53	2.67	5.35	11.76	1.28	5.35	10.69	24.59	1.71	7.48	16.04	34.75
55-59	0.56	2.80	5.61	12.33	1.35	5.61	11.21	25.78	1.79	7.85	16.82	36.44
60-64	0.59	2.94	5.88	12.94	1.41	5.88	11.76	27.05	1.88	8.23	17.64	38.23
65-69	0.61	3.03	6.06	13.32	1.45	6.06	12.11	27.86	1.94	8.48	18.17	39.37
70-74	0.67	3.34	6.68	14.69	1.60	6.68	13.35	30.71	2.14	9.35	20.03	43.39
75-79	0.66	3.32	6.63	14.60	1.59	6.63	13.27	30.52	2.12	9.29	19.90	43.13
80-84	0.82	4.08	8.16	17.95	1.96	8.16	16.32	37.53	2.61	11.42	24.47	53.03
85-89	0.88	4.39	8.79	19.33	2.11	8.79	17.57	40.42	2.81	12.30	26.36	57.12
90-94	1.14	5.68	11.37	25.01	2.73	11.37	22.74	52.30	3.64	15.92	34.11	73.90
95-99	1.42	7.10	14.21	31.25	3.41	14.21	28.41	65.35	4.55	19.89	42.62	92.34
100+	2.15	10.73	21.45	47.19	5.15	21.45	42.90	98.67	6.86	30.03	64.35	139.43

		United States Masters Swimming SPLIT NOTIFICATION FORM	
Event			
Event #		Heat #	Lane #
Split Event		Time	
Swimmer's Name			
Sex		Age	
Meet		Date	
Approved by:			
<p>Initial split times from an individual or relay event will be accepted as an individual performance and will be considered for Top 10 if it is deemed an official time in accordance with Articles 103.12.4 and 103.13.3. Split times will be considered for a World Record or USMS Record only if recorded by automatic timing, 3 semi-automatic buttons, or 3 watches.</p> <p>The swimmer must notify the Meet Referee of the intent to record an initial split time prior to the conclusion of the meet. The request for relay leadoff split times and initial backstroke distance times in individual backstroke events must be made prior to the swim.</p>			

		United States Masters Swimming SPLIT NOTIFICATION FORM	
Event			
Event #		Heat #	Lane #
Split Event		Time	
Swimmer's Name			
Sex		Age	
Meet		Date	
Approved by:			
<p>Initial split times from an individual or relay event will be accepted as an individual performance and will be considered for Top 10 if it is deemed an official time in accordance with Articles 103.12.4 and 103.13.3. Split times will be considered for a World Record or USMS Record only if recorded by automatic timing, 3 semi-automatic buttons, or 3 watches.</p> <p>The swimmer must notify the Meet Referee of the intent to record an initial split time prior to the conclusion of the meet. The request for relay leadoff split times and initial backstroke distance times in individual backstroke events must be made prior to the swim.</p>			

U.S. Masters Swimming

Pool Length Certification Form

1. Pool name _____ LMSC _____

Address _____

City _____ State _____ ZIP _____

Note: For facilities with multiple pools, please identify the specific pool being measured either by unique pool name within the facility or the pool location in relation to other pools within the entire facility.

2. Measurement parameters (circle answer)

- a. Nominal pool length: 25 yards 25 meters 50 meters
b. Moveable bulkhead: Yes No Placement confirmation
c. Measuring device (see below): Steel tape Laser Other
d. Number of touchpads per lane at time of measurement: None One Two

3. Measurements: (Minimum distances measured)

Distances measured in (circle one): feet/inches or meters/centimeters
If these measurements are a confirmation of bulkhead placement, only the outermost lanes and a center lane must be measured.

Lane 1 _____ Lane 2 _____ Lane 3 _____ Lane 4 _____

Lane 5 _____ Lane 6 _____ Lane 7 _____ Lane 8 _____

Lane 9 _____ Lane 10 _____ Lane 11 _____ Lane 12 _____

4. Measured by:

Submitted by:

Name _____

Name _____

Title _____

Title _____

Address _____

Address _____

City _____

City _____

State _____ ZIP _____

State _____ ZIP _____

Date _____

Date _____

Maintaining pool length certification forms is an LMSC responsibility. Completed forms should be sent to the Top Ten Recorder of the LMSC. Attach a copy of this form to record applications if the form is not already on file with the USMS Records Administrator. If a bulkhead is used, a copy of this form for each session must be included with meet results sent to the LMSC Top Ten Recorder, in order to verify bulkhead placement. For a record application, the bulkhead measurement on this form should be attached to and submitted with the Record Application form.

Additional information can be found in the Records and Tabulation section of the USMS Guide to Operations, which can be found on the USMS website or obtained from your LMSC Top Ten Recorder.

Measurement procedures for completing this form are found on the reverse side. Please review them before measuring your pool and submitting this form. Only this side needs to be submitted for your pool certification.

U.S. Masters Swimming

Application for a USMS Open Water/Long Distance Record

- 1. Event: _____
1-Hour, 5K, 10K or 3000y postal; 1-mile or 2-mile cable
- 2. Course: _____
25y, 25m or 50m pool; 1/4-mile cable
- 3. Method of Timing: _____
electronic timing or three stopwatches
- 4. Official Time: _____ : _____ : _____ . _____
(If applicable) hours: mins: secs hundredths
- 5. Completed Distance: _____
(if applicable) specify yards or meters

6. Individual Event:

Name	Gender	Birthdate	Age	USMS Number
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7. Relay Team Name: _____ Age Group: _____

Names (in order of competing)	Gender	Birthdate	Age	USMS Number
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A. _____

B. _____

C. _____

D. _____

FOR POSTAL RELAY EVENTS, PLEASE COMPLETE SECTIONS 8 & 9 **FOUR** TIMES, ONCE FOR EACH SWIMMER.

8. Name of Pool or Body of Water: _____ City: _____ State: _____

Date of Swim: _____ Sanction #: _____ LMSC: _____

9. Lap counter/timer information (for postal swims only):

Name: _____

Address: _____

City: _____ State: _____ ZIP: _____ Phone: _____

10. Course length certification (for open-water cable swims only):

Measurement technique: _____

Signature of person (s) who measured the course: _____

Name: _____

Address: _____

City: _____ State: _____ ZIP: _____ Phone: _____

11. Record application submitted by:

Name: _____ E-mail: _____

Address: _____

City: _____ State: _____ ZIP: _____ Phone: _____

Send the completed record application form and all required documentation to the event host.

United States Masters Swimming

REPORT OF OCCURRENCE
UNITED STATES MASTERS SWIMMING, INC.

Injured Person's Name _____ Age _____
 Address _____ Phone _____
 City/State/Zip _____
 Club Affiliation _____
 Activity Taking Place at Time of Accident _____

Place Where Accident Occurred _____
 (include City/St/Zip) _____
 Date of Accident _____ Day of Week _____ Hour _____
 Describe Accident _____

Person in Charge of the Activity _____
 Address _____ Phone _____
 City/St/Zip _____

Probable Nature of the Injury _____
 Who Determined Nature of the Injury _____
 What was Done On-Site for Injured _____
 Where Taken for Treatment _____
 Who Provided Treatment (name) _____

Name and Address of Three Witnesses:

1. _____
2. _____
3. _____

Additional Witnesses, List Names and Addresses on Reverse

Remarks _____

Report Submitted By _____ Date _____
 Address _____ Phone _____
 City/St/Zip _____

Please attach any additional accident reports (facility report, newspaper, witnesses' statements). Mail this report to:
 RISK MANAGEMENT SERVICES, INC.

PO BOX 32712
 PHOENIX, AZ 85064-2712
 OR FAX TO 602-274-9138
 E-MAIL sblumit@theriskpeople.com

You must report all occurrences immediately. Thank you for your time and cooperation.



