Insured Persons
The following parties are included as Insured Persons under the U.S. Masters Swimming Participant Accident program:

- All USMS registered members and volunteers while participating in USMS sanctioned events or approved activities.

Sanctioned events and/or approved activities include:
1. Swimming camps, clinics & exhibitions, learn to swim programs; swimming tryouts; fitness & training programs (including dry land training); swim practices and workouts (for both pool and open water); pool meets; open water competitions; local, regional and national competitions & championships (both pool and open water); pre-approved social events (not involving the sale of alcohol); pre-approved fundraisers (not involving the sale of alcohol); and related activities that are sanctioned or approved by USMS.
2. USMS sanctioned events also include dual sanctioned events (such as practices, combined meets, parallel meets, and interwoven meets) with USA Swimming, whereby members of both organizations are participating in events or activities sanctioned or approved by both organizations.

Coverage Summary
The U.S. Masters Swimming Participant Accident insurance program provides Accident Medical, Accidental Death & Dismemberment (AD&D) and Temporary Total Disability benefits to members who are injured while participating in US Masters Swimming sanctioned or approved events.

Coverage does not include loss from disease or illness, pre-existing conditions or from competing in non-sanctioned events. If an accidental bodily injury results in an Insured Person requiring medical care and treatment within 90 days of the accident, the policy will pay the reasonable and customary medical charges of medically necessary medical services up to the benefit amount.

Medical expenses must be incurred within 365 days of the date of accident. First medical treatment for an accident must be incurred within ninety (90) days after the accident. The Accident Medical coverage is secondary/excess to any other available health insurance, meaning all bills must first be submitted to your personal health insurance provider to determine if any amounts are payable under this plan.

**Please keep all medical receipts, documentation and records on file for claims handling purposes**
UNITED STATES MASTERS SWIMMING SANCTIONED AND APPROVED EVENT INSURANCE PROGRAM
GENERAL LIABILITY SUMMARY OF INSURANCE
Effective October 1, 2019 to October 1, 2020

Named Insureds
The following parties are included as Named Insured’s under the U.S. Masters Swimming General Liability policy:

- United States Masters Swimming, Inc. (USMS)
- USMS Local Masters Swimming Committees (LMSCs)
- College Club Swimming (CCS)
- USMS registered members, clubs, club chapters, workout groups, event hosts, employees and volunteers (including, but not limited to, event directors, meet directors, coaches, instructors, officials, judges, timers, safety marshals, lifeguards, boat operators, etc.), but only in their capacity as such with respect to USMS sanctioned events or approved activities.
- Support boat owners or drivers while a watercraft less than 58 feet long is being used at a USMS sanctioned or approved open water event.

Sanctioned events and/or approved activities include:

1. Swimming camps, clinics & exhibitions, learn to swim programs; swimming tryouts; fitness & training programs (including dry land training); swim practices and workouts (for both pool and open water); pool meets; open water competitions; local, regional and national competitions & championships (both pool and open water); pre-approved social events (not involving the sale of alcohol); pre-approved fundraisers (not involving the sale of alcohol); and related activities that are sanctioned or approved by USMS.

2. USMS sanctioned events also include dual sanctioned events (such as practices, combined meets, parallel meets, and interwoven meets) with USA Swimming, whereby members of both organizations are participating in events or activities sanctioned or approved by both organizations.

Coverage Summary
General Liability: The U.S. Masters Swimming Commercial General Liability policy provides coverage for the Named Insureds against liability claims brought by third parties alleging bodily injury, property damage, personal or advertising injury arising out of premises, operations, products and completed operations of the Named Insureds in connection with Covered Activities.

Notable Endorsements:
- Premises Liability
- Event Liability
- Participant Legal Liability
- Spectator Liability
- Volunteer Liability
- Products-Completed Operations Liability Third Party
- Property Damage Liability
- Abuse & Molestation Liability
- Worldwide Coverage Territory
- Additional Insureds (as requested and approved)

General Liability Policy Limits
- Each Occurrence Limit: $1,000,000
- General Aggregate Limit (per event): $5,000,000
- Products-Completed Operations Aggregate: $2,000,000
- Personal & Advertising Injury Limit: $1,000,000
- Damage to Premises Rented to You: $1,000,000
- Participant Legal Liability: Included
- Abuse & Molestation Limit (each occurrence): $1,000,000
- Abuse & Molestation (aggregate limit): $5,000,000
- Medical Expenses (any one person): $5,000*
- Deductible: $0

*Excludes participants & volunteers.

Note: An Umbrella/Excess Liability policy with limits of $10,000,000 each occurrence and $20,000,000 in the aggregate applies excess of the primary General Liability policy.

Underwriting Company
Everest National Insurance Company
A.M. Best Financial Rating: A+ (Superior)
Financial Size Category: XV

How to Request a Certificate of Insurance
USMS certificates of insurance can be requested by referring to the guidelines that can be found at: https://www.usms.org/club-central/insurance

How to File a General Liability Claim
When an injury, property damage or other accident occurs during a covered activity, an Incident Report Form should be completed and submitted to:

USMS National Office
1751 Mound St. - Ste. 201
Sarasota, FL 34236
Email: membership@usmastersswimming.org
Phone: (800) 550-SWIM (7946)
Fax: (941) 556-SWIM (7946)

Incident Report Forms are available on the USMS.org website at: https://www.usms.org/admin/lmschb/gto_ins_report_of_occurrence.pdf

If you are aware of an incident that may give rise to a claim under this policy or if you receive a legal summons or a letter from an attorney as a result of such an incident, please report this information immediately.

**Please keep all documentation and records on file for claims handling purposes**