



**UNITED STATES MASTERS SWIMMING SANCTIONED AND APPROVED EVENT INSURANCE PROGRAM**  
**GENERAL LIABILITY SUMMARY OF INSURANCE**  
Effective October 1, 2018 to October 1, 2019

**Named Insureds**

The following parties are included as Named Insured's under the US Masters Swimming General Liability policy:

- 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, 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 sanction 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 US 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  
Rated A+ (Superior) by A.M. Best Company

**How to Request a Certificate of Insurance**

US Masters Swimming certificates of insurance can be requested by: Referring to the guidelines that can be found at: <https://sportportal.integrogroup.com/request/?auth=usms>

**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](mailto:membership@usmastersswimming.org)  
Phone: (800) 550-SWIM (7946)  
Fax: (941) 556-SWIM (7946)

Incident Report Forms are available on the USMS.org website at: [http://www.usms.org/admin/lmschb/gto\\_ins\\_report\\_of\\_occurrence.pdf](http://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\*\***



**Integro Entertainment & Sport**

2727 Paces Ferry Road, Building 2, Suite 1500  
Atlanta, Georgia 30339  
678.324.3300 (Telephone)  
678.324.3303 (Fax)  
[sport.integrogroup.com](http://sport.integrogroup.com)  
Atlanta • Colorado Springs • London

The information contained in this summary is intended to serve only as an outline for general understanding of your insurance and should not be construed as a legal interpretation of the insurance policies written. Reference should be made to the respective policies for complete details including terms, conditions, limitations and exclusions of coverage.



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