

## **Summary of Insurance Coverage for USA-Swimming Events October, 2004**

USA Swimming (USA-S) has membership protection goals of:

- providing safety education for its membership
- providing excess accident medical protection for USA-S members who may suffer injuries while participating in insured activities
- providing evidence of financial responsibility so that USA-S clubs can conduct insured activities

To implement the above goals, USA-S has adopted two major programs:

- **Excess Accident Medical protection**
- **Liability Insurance program**

These two programs are intended to provide reasonable protection for USA Swimming athletes and clubs, while stabilizing the cost.

### **1. Excess Accident Medical Insurance Coverage**

**Who:** covers all registered USA-S members (athletes and non-athletes)

**When Coverage is in effect:**

Insured parties are covered, when participating in USA-S supervised, sponsored, sanctioned, or approved:

- competition , meets, or events
- scheduled organized practice sessions
- social and fundraising activities
- organized (coachor swim club official arranged), supervised travel to and from sponsored and sanctioned events, competitions, meets, or supervised practice sessions.

**Coverage Outline:**

When covered injuries result in treatment by a legally qualified physician, beginning within 90 days of the accident, the Medical Expense incurred in excess of the Medical Deductible, if any, will be paid. Benefits will not exceed a maximum of \$25,000 for any one injury / illness during an event. Benefits must be medically necessary and shall not exceed the usual and customary charges in the geographic area where treatment is performed. Medical expenses up to 52 weeks from the time of the Event will be considered for coverage, as long as those expenses are directly related to the specific treatment resulting from that event.

## 2. **General Liability**

**Who:** Covers USA- S registered athletes and USA-S non-athletes  
USA-S Local Swimming Committees  
USA- S Member Clubs for Insured Activities  
Volunteers ( not necessarily required to be USA-S members)  
who are working at an approved insured USA- S activity

### **When coverage is in effect:**

For approved USA-S swimming events ( as in # 1 above); to include  
Swimming practices, competition (USA-S approved), and  
Organized / coach supervised practices.

### **Coverage Outline:**

Coverage is provided under the USA-Swimming General Liability  
Policy for any USA Swimming member, local member club, or  
volunteer for **insured activities only, for:**

- claims of negligence against an insured, by participants, or any  
other person, for bodily injury, property damage, or personal injury  
for Insured Activities
- limited Contractual Liability for claims arising from a written  
contract for Insured Activities. Coverage is only provided for  
claims resulting from the negligence of the insured.
- Limit of coverage is \$2 million, for each occurrence