UNITED STATES MASTERS SWIMMING SANCTIONED AND APPROVED EVENT INSURANCE PROGRAM
PARTICIPANT ACCIDENT COVERAGE HIGHLIGHTS
Effective October 1, 2022 to October 1, 2023

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 and Accidental Death & Dismemberment (AD&D) 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 is 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**

Insurance Office of America
1855 W. State Road 434
Longwood, Florida 32750
719-651-5582 (Telephone)
www.ioausa.com

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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