UNITED STATES MASTERS SWIMMING SANCTIONED AND APPROVED EVENT INSURANCE PROGRAM  
PARTICIPANT ACCIDENT COVERAGE HIGHLIGHTS  
Effective October 1, 2021 to October 1, 2022

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 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.

Participant Accident Policy Limits

<table>
<thead>
<tr>
<th>Coverage Type</th>
<th>Benefit Limit</th>
</tr>
</thead>
<tbody>
<tr>
<td>Accidental Medical Expense Benefits</td>
<td>$25,000</td>
</tr>
<tr>
<td>Deductible (Per Injury)</td>
<td>None</td>
</tr>
<tr>
<td>Accidental Death &amp; Dismemberment Benefits</td>
<td>$10,000</td>
</tr>
<tr>
<td>Accidental Death Benefit</td>
<td>$10,000</td>
</tr>
<tr>
<td>Accidental Dismemberment Benefit (Principal Sum)</td>
<td>$10,000</td>
</tr>
<tr>
<td>Temporary Total Disability Benefit</td>
<td></td>
</tr>
<tr>
<td>Weekly Benefit Amount</td>
<td>$50</td>
</tr>
<tr>
<td>Maximum Benefit Period</td>
<td>13 weeks</td>
</tr>
<tr>
<td>Elimination Period (Benefits Payable After)</td>
<td>7 days</td>
</tr>
</tbody>
</table>

Additional Benefits
Medical Evacuation and Repatriation
Home Alteration or Vehicle Modification
Rehabilitation Expense
Psychological Therapy
Heart & Circulatory

Underwriting Company
United States Fire Insurance Company
A.M. Best Financial Rating: A
Financial Size Category: XIII

Medical Claim Filing Procedures
If you are injured while participating in a USMS sanctioned or approved event, please let the on-site Club Official, Coach or Event Director know of your injury so that an Incident Report form can be prepared. If an Incident Report is not prepared to document your injury, your claim may be denied by the Participant Accident carrier.

Should you require medical treatment as a result of your injury and wish to file a claim, the Participant Accident Claim Form and filing instructions can be obtained from:

• The U.S. Masters Swimming website at: https://www.usms.org, or
• By sending request via email to: membership@usmastersswimming.org

**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.
**UNITED STATES MASTERS SWIMMING SANCTIONED AND APPROVED EVENT INSURANCE PROGRAM**

**GENERAL LIABILITY SUMMARY OF INSURANCE**

Effective October 1, 2021 to October 1, 2022

**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 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**

**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 Coverage:**

- 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**

<table>
<thead>
<tr>
<th>Coverage</th>
<th>Limit</th>
</tr>
</thead>
<tbody>
<tr>
<td>Each Occurrence Limit</td>
<td>$1,000,000</td>
</tr>
<tr>
<td>General Aggregate Limit (per event)</td>
<td>$5,000,000</td>
</tr>
<tr>
<td>Products-Completed Operations Aggregate</td>
<td>$2,000,000</td>
</tr>
<tr>
<td>Personal &amp; Advertising Injury Limit</td>
<td>$1,000,000</td>
</tr>
<tr>
<td>Damage to Premises Rented to You</td>
<td>$1,000,000</td>
</tr>
<tr>
<td>Participant Legal Liability</td>
<td>Included</td>
</tr>
<tr>
<td>Abuse &amp; Molestation Limit (each occurrence)</td>
<td>$1,000,000</td>
</tr>
<tr>
<td>Abuse &amp; Molestation (aggregate limit)</td>
<td>$5,000,000</td>
</tr>
<tr>
<td>Medical Expenses (any one person)</td>
<td>$5,000*</td>
</tr>
<tr>
<td>Deductible</td>
<td>$0</td>
</tr>
</tbody>
</table>

**Notable Exclusions:**

- Communicable Disease Exclusion
  - 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. 204
Sarasota, FL 34236
Phone: (800) 550-SWIM (7946)
Fax: (941) 556-SWIM (7946)

Incident Report Forms are available on the USMS.org website at:


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**

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.