



**UNITED STATES MASTERS SWIMMING SANCTIONED AND APPROVED EVENT INSURANCE PROGRAM PARTICIPANT ACCIDENT COVERAGE HIGHLIGHTS**

Effective October 1, 2025 to October 1, 2026

**Insured Persons**

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

- **All USMS and GUS 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 401 (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 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.

**Participant Accident Policy Limits**

**Accidental Medical Expense Benefits**

Maximum Benefit Amount	\$25,000
Deductible (Per Injury)	None

**Accidental Death & Dismemberment (AD&D) Benefits**

Accidental Death & Dismemberment	\$10,000
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**Additional Benefits**

Medical Evacuation and Repatriation  
Rehabilitation Expense  
Physical 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](mailto: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  
[www.ioausa.com](http://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, 2025 to October 1, 2026

**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)
- Grown-Up Swimming
- 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.

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 Coverage:**

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

**General Liability Policy Limits**

Each Occurrence Limit:	\$2,000,000
General Aggregate Limit	\$4,000,000
Products-Completed Operations:	\$2,000,000
Personal & Advertising Injury:	\$2,000,000
Damage to Premises	\$2,000,000
Participant Legal Liability	Included
Abuse & Molestation Limit (Each Incident):	\$2,000,000
Abuse & Molestation (Aggregate Limit):	\$4,000,000
Medical Expenses (Office Premises Only):	\$5,000
Deductible:	\$0

**Notable Exclusions:**

- **Communicable Disease Exclusion**

*Note: A primary Umbrella/Excess Liability policy with Accredited Surety and Casualty Company with limits of \$3,000,000 Each Occurrence and \$3,000,000 in the Aggregate applies excess of the primary General Liability policy.*

**Underwriting Company**

Accredited Surety and Casualty Co.  
A.M. Best Financial Rating: A- (Excellent)  
Financial Size Category: IX

*Note: An additional Excess Liability policy with HDI Global Specialty SE with limits of \$5,000,000 Each Occurrence and \$5,000,000 Aggregate applies in Excess of the Primary Accredited Surety and Casualty policy.*

**Underwriting Company**

HDI Global Specialty SE  
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  
8388 S. Tamiami Trail,  
Suite 221  
Sarasota, FL 34238

[membership@usmastersswimming.org](mailto:membership@usmastersswimming.org)

Phone: (800) 550-SWIM (7946)

Fax: (941) 556-SWIM (7946)



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



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