UNITED STATES MASTERS SWIMMING SANCTIONED AND APPROVED EVENT INSURANCE PROGRAM

PARTICIPANT ACCIDENT COVERAGE HIGHLIGHTS

Effective October 1, 2026 to October 1, 2027

MEMBERSHIP REQUIREMENT – PLEASE READ BEFORE PROCEEDING

Coverage applies only if all participants in the described club activities are registered members of USMS at the time of the activity. Coverage does not extend to non-member participants, and the presence of non-members in a club activity may void coverage for the entire activity.

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 (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.

Accidental Medical Expense Benefits

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

Accidental Death & Dismemberment (AD&D) Benefits

Accidental Death & Dismemberment ***$10,000***

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

*****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 *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, 2026 to October 1, 2027

MEMBERSHIP REQUIREMENT – PLEASE READ BEFORE PROCEEDING

Coverage applies only if all participants in the described club activities are registered members of USMS at the time of the activity. Coverage does not extend to non-member participants, and the presence of non-members in a club activity may void coverage for the entire activity.

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:

- 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)

- ***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)***

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
Phone: (800) 550-SWIM (7946)
Fax: (941) 556-SWIM (7946)

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