



**SAFETY/LOSS CONTROL  
MANUAL**

**T**he information in this handbook comprises many different aspects of Risk Management. All information and guidelines may be adopted to meet the needs of your LSC or Club.

*Revised August 2009*

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## **CHAPTER 1: OVERVIEW**

### **SECTION 1a. INTRODUCTION/PURPOSE**

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This Guideline is a compilation of articles, ideas, and checklists. It is not, and cannot be, a cookbook for safety. By its nature safety is a goal. To achieve that goal requires work, knowledge and planning. This guideline is designed to help you by giving you ideas, helping you with concepts and describing tasks.

The objective of any athletic competition is to determine the winner. The goal of the athlete is to be that winner. The goal of safety is to have no injuries while you are competing towards that goal. By doing nothing, the athletes would compete without regard for the safety concerns that this guideline and the safety program seek to attain. We need to achieve the goal of winning without substantial risk to the athlete. That is the goal.

The program must be comprehensive. Safety covers all aspects of our sport. From the trip to the pool, to drying off in the locker room, to avoiding the human predators who prey on children. All of these are safety issues and sound risk management practices must be in place. Obviously, the safety person (coordinator or marshal) cannot be in all places at all times. A major part of safety is raising the safety awareness of the people in our sport. If everyone looks out for safety, we will be close to achieving our personal goal, allowing our athletes to perform without substantial risk of harm.

Most of our athletes are young. They are not of legal age to consent to risk, nor are they aware of all of the consequences of risky behavior. As adults we have a high goal of protecting the athlete from risks that are known and unknown and from dangers that are seen and unseen. These athletes are our charges. Success is more simply defined. As we leave the swimming venue we will be rewarded by the sight of joyful reunions of the athletes and their parents. If we see that every time, then we know our goal has been achieved.

### **SECTION 1b. WHAT IS USA SWIMMING AND THE SAFETY EDUCATION COMMITTEE?**

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The Safety Education Committee is the volunteer arm of USA Swimming that reviews policies and procedures of USA Swimming for safety considerations. This committee reviews accident statistics and makes recommendations on training and activities for safety purposes.

#### **ACCIDENT STATISTICS**

At the national level, USA Swimming compiles statistics on accidents occurring throughout the organization. Through a national reporting network, USA Swimming is able to examine where accidents are happening, who is being injured and what are the causes. By analyzing this information, specific programs and recommendations may be developed to address real rather than perceived needs. Accurate and complete data are required for an effective risk management and safety/loss control program.

## WARM-UP PROCEDURES

As a result of targeted data, the organization is able to establish national standards and guidelines for safety. The first such program pivoted around consistent warm-up procedures. It became evident in 1985 that the warm-up period at USA Swimming sanctioned meets should be addressed. Warm-ups often took place in an unorganized, unsupervised manner. USA Swimming issued Warm-up Procedure Guidelines for adoption by local swimming committees. LSCs were asked to customize the guidelines into formalized procedures for use at local meets.

The success of the warm-up procedure program has been a positive step forward in ensuring the safety of all athletes at USA Swimming meets. Warm-ups are now supervised by marshals, athletes enter the water "feet first" to prevent diving accidents in unfamiliar water, racing starts are performed under regulated circumstances. USA Swimming is seeing fewer accidents in this period than before the procedures were initiated.

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### SECTION 1c. SAFETY/LOSS CONTROL AND RISK MANAGEMENT DEFINED

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**Risk** is the exposure to possible loss or injury. **Management** is the judicious use of means to achieve or accomplish an objective. The objective of risk management is to minimize loss and injury by all appropriate means. **Safety** is defined as freedom from danger, risk or injury. **Loss Control** is the methodology of creating a safe environment.

All of us in USA Swimming must be dedicated to the goal of athlete fitness and safety. A few conscientious coaches and volunteers will not alleviate risks if others shirk their duty. No other goal can be above safety. Concerns over times, meet profit, personal loyalty and team success cannot supersede safety.

It is unwise to continue any program or activity that cannot be operated safely. Past failure to have an accident does not provide a reason to continue with that which is known to pose a risk.

## CHAPTER 2: LSC SAFETY CHAIR

### SECTION 2a. THE ROLE OF THE LSC SAFETY CHAIR

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It is the LSC Safety Chair's responsibility to promote safety throughout the LSC's swimming community and to promote safety as a part of the LSC philosophy. The LSC Safety Chair is the "point man" in the communication network between the national organization and the grassroots efforts. This individual contacts the National Headquarters with safety questions and concerns, relays policy decision to the LSC and directs the LSC's safety program. A strong leader in this position spells success for the LSC's overall safety program. Their various duties may include the following:

- Chair a committee that develops safety education programs for the LSC and makes recommendations to the LSC Board of Directors.
- Liaison between USA Swimming/LSC and club safety chairs.
- Responsible for providing reports of injuries within the LSC at each LSC Board and House of Delegates meeting as requested.
- Provides input and periodically reviews LSC warm-up guidelines.
- Responsible for arranging and/or conducting water safety training opportunities as needed in the LSC.
- Communicates regularly with Club Safety Chairmen.
- Contact USA Swimming, with knowledge of the General Chairman unless otherwise agreed to, with safety questions and concerns.
- Disseminates safety information and required forms to all member clubs, coaches and officials of the LSC.
- Provides information for compliance with USA Swimming National rules and LSC rules.
- Is committed to safety by periodically refining and reviewing the LSC safety programs and club level programs.
- Reviews completed Report of Occurrence forms, making suggestion on how to prevent re-occurrence.
- Promotes safety as a topic to be discussed at coaches and official's pre-meet meetings.
- Prepares and distributes facility checklists, safety checklists and emergency action plans to be used by clubs.

## CHAPTER 3: CLUB SAFETY

### SECTION 3a. THE ROLE OF THE CLUB SAFETY COORDINATOR

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Each USA Swimming club must designate a Registered Member of USA Swimming to be the Club Safety Coordinator. The Club Safety Coordinator, who could be the club's head coach or assistant coach, may be responsible for disseminating safety education information received from USA Swimming and the LSC to the club's athletes, coaches and other members and shall make recommendations to the club concerning safety policy and its implementation. The Club Safety Coordinator should make contact with the LSC Safety Chair and make any reports requested by the LSC Safety Chair.

A safety plan specific for each facility and phase of the program should be developed. In addition to reviewing the club's safety plan, the Club Safety Coordinator may be involved in pool inspections, help to identify dangerous conditions and implement processes to correct situations. The Safety Coordinator may also educate parents for the role of swim meet Safety Officer or Marshal.

The Club Safety Coordinator should be involved or aware of every accident involving any of the club's facilities or members. This person shall work with the coaches, parents, board, and meet management staff to promote the importance of the Report of Occurrence and ensure its timely completion.

### SECTION 3b. LEGAL ISSUES FOR USA SWIMMING CLUBS

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Clubs have certain legal obligations and duties when joining USA Swimming to protect themselves, their members and USA Swimming from financial losses. Below are a number of items the club must be aware of. LSC Safety Chairs can disseminate and reinforce this information at all levels.

**Facility Contracts.** All member clubs that enter into contracts for the use of facilities owned by others must be careful with regard to the indemnity and hold harmless language that is used. In the insurance packet, there is a section on facility's contracts. The highlighted language is the important language to review.

**Club Organization.** Each club is an autonomous body organized and operated under the laws of its state. The officers should be sure that they are in total compliance with the laws of their state for their operation. This review would be valuable for protection of the officers and board members as well as the employees of the club.

**Compliance with USA Swimming Rules.** Each club has a legal obligation that, if it desires to remain in good standing within USA Swimming, it must comply with the rules and regulations of USA Swimming. These rules relate to sanction of meets, proper registration of coaches, implementation of safety programs, compliance with membership requirements and other obligations as set forth in the rules and regulations of USA Swimming. In particular, note that all athletes and all coaches must be USA Swimming members.

**SECTION 3c. LIABILITY PROVISIONS IN CLUB CONTRACTS**

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Almost every USA Swimming member club is a party to a contract with an owner of a swimming pool, public or private. Almost all USA Swimming members, including LSCs and the national organization itself, will, at one time or another, enter into contracts for the use of a swimming venue for a meet or other authorized aquatic activity.

Such contracts will also contain language with regard to the liability of both parties during the use of the facility. The owner will usually include indemnification and hold-harmless clauses on liability for bodily injury and property damage resulting from the negligence of the USA Swimming member, its officers, agents and employees.

It will be impossible to avoid such releases or waivers couched in general language. The owners, or their attorneys, will insist on this.

However, it is extremely important that the USA Swimming member does not sign a contract containing language which indemnifies or exculpates (clears from alleged fault or guilt), the owner from liability for damages resulting from the negligence of the owner or its agents and employees. Such language may or may not be valid in your particular state. If it is, it is usually subject to strict construction.

If you are in doubt on this, consult an attorney in your own state and at the same time refer him/her to the General Counsel for USA Swimming.

**If you see the following language or anything similar to it, consult legal counsel at once before signing the agreement:**

**“Club (LSC) agrees to indemnify Owner against all liability loss, or other damage claims or obligations because of or arising out of personal injury or property damage, related to Club's use and occupancy of the premises, including that caused by the negligence of the Owner or its agents or employees.”**

**SECTION 3d. FACILITY AND EMERGENCY PLANNING**

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Accidents seldom “just happen,” and many can be prevented. According to the National Safety Council, 85 percent of all accidents are preventable; accidents that might have occurred are prevented or reduced by those who develop and execute risk management plans and loss control programs.

**WHY HAVE A PLAN?** Accidental injuries in sports result in high dollar litigation, making attention to safety especially important. With a risk management plan and ongoing loss control activities, you will be taking a proactive approach to managing accidents. You will project an attitude that says:

- We are knowledgeable professionals
- We are concerned for your safety
- We will do what is necessary to provide a safe environment

A risk management plan is also extremely important in the event of legal action. A proactive program shows intent, and serves as a deterrent to legal action, but also acts as evidence of responsible care.

Other benefits include:

- Increased safety for all participants
- Reduced losses to USA Swimming
- High appeal of swimming to potential participants
- Easier monitoring of claims, losses and insurance coverage

**WHO IS RESPONSIBLE FOR THE PLAN?** There is an old adage that states, “Everyone’s responsibility is no one’s responsibility.” There is irony in that statement when it comes to risk management, because for such a plan to work, everyone in the organization needs to be involved. No program of this nature can be successful without the complete cooperation and understanding of all members.

USA Swimming shows its commitment to safety and risk management in all areas of the organization. At the national level, USA Swimming has established the Safety Education Committee, a standing committee. This committee’s role is to determine the best method to develop and monitor a risk management plan and loss control program. Since this program began in 1984 as a task force, it has had a powerful impact on policies and procedures adopted within USA Swimming.

The Local Swimming Committee (LSC) and its Safety Chair play a vital role in risk management planning and safety/loss control execution. The Safety Chair generally has the most influence and control over habits and attitudes throughout the local area. The Chair is responsible for providing leadership in coordinating training and distributing information to all member clubs, coaches and officials in the LSC. A strong leader in this position will spell success for the LSCs overall safety program. To further be effective, the coach, Club Safety Coordinator, Meet Director, Referee and Safety Marshals are required to address safety where events are held.

To ensure that all swimmers are aware of the concerns for their safety, it is recommended that you seek their input. Encourage swimmers to discuss any area they perceive to be a problem so immediate corrective steps can be taken.

**DEVELOPING THE PLAN.** A risk management plan and loss control program should contain procedures in prevention, safety inspections, safety meetings, proper care of the victim and supervision of the facility. Every type of emergency that could occur should be considered when planning for emergencies. A detailed plan should be put in writing and thoroughly reviewed and practiced by all members involved.

The following points should be considered when developing a plan:

***Safety Rules and Regulations:*** You can assist in the safe operation of the program by establishing and adhering to rules and regulations. Facility and USA Swimming policies are designed to minimize the risk of injury.

Assemble all the safety rules and regulations pertaining to the facility and USA Swimming. Review all rules and regulations and the procedures used to enforce them. Post and/or publish appropriate rules and procedures, e.g., warm-up procedures. Review the facility's signage, including directional and warning, to see if it is adequate and meets current regulations.

***Supervision:*** Supervision provides the highest level of service, using only qualified leaders and volunteers in accord with the best standard of care possible. Coaches and meet marshals should be active in enforcing rules and regulations, such as the warm-up procedures. The Club Safety Coordinator can act as liaison between the club and facility manager in developing such plans. Continual communication between individuals will instill a quality program.

***Training:*** USA Swimming requires that coaches be certified in Safety Training for Swim Coaches, First Aid and CPR (see list of approved courses Section 5a). This training should be encouraged to all participants. Swimmers, officials and parents can support the program by receiving this training. Some LSCs have been very successful in developing a risk management seminar, similar to the one USA Swimming provides, for the clubs in their own LSC.

***Safety Inspections:*** The first step toward actively preventing injuries is to recognize potential hazards. This requires a systematic and routine method of inspecting the swimming facility. First determine what is to be inspected and how often. Then develop a series of checklists and establish a method of reporting faulty equipment or facility dangers. Follow up on its repair or replacement and be sure to remove or rope off any faulty equipment or dangerous areas.

***Emergency Procedures:*** It is important to construct a general plan that will help you handle emergencies. The key components of the plan will include:

***Communication System:*** How will you get the attention of others during an emergency? Where is the phone located? What numbers do you call?

***Rescue Equipment:*** Is rescue equipment easily accessible? Does everyone know how to use it? Is it adequate to meet the needs for the event being held?

***Accessibility of the Facility:*** Plan how the rescue personnel can enter the pool facility most quickly. If it is via a locked gate, who has the keys? Work with your local rescue personnel to do a dry run.

***Emergency Support Personnel:*** Who is expected to respond to an emergency? Have they been trained in CPR, First Aid, and Emergency Water Safety (Safety Training for Swim Coaches) skills?

Accident prevention begins with managing risks and implementing loss control programs at your facility as well as any activity that occurs in or around your facility. Develop a procedure for

handling different types of emergencies and adapt it to all settings.

***Incident Reporting:*** USA Swimming requires that incidents be reported on a Report of Occurrence form during all meets, practices or club functions.

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**SECTION 3e. HAZARD IDENTIFICATION**

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CLUB SAFETY CHECKLIST (The following checklist may be adapted to meet the needs of your club.)

WHO: Club President, Safety Officer, and Coach

- A. Review all Facilities used by your club: Evaluation needs to key on areas of exposure and potential problems.
- B. In writing, describe areas of exposure and specifically address the preventive measures that will be taken.
- C. Assure that proper signs are posted-special attention to NO SMOKING and NO GLASS.
- D. Discuss where and if marshals will be needed and what are the areas of concern.
- E. Establish safe warm-up procedures including 3-point entry, equipment usage procedures, and dry-land training protocols.
- F. Establish a communication center-EMERGENCY PHONE CALLS IN AND OUT OF FACILITY!
- G. First aid kit is well stocked and available.
- H. Emergency medical cards are current and readily available.

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**SECTION 3f. SAMPLE CLUB SAFETY MANUAL**

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The following document was designed by Eric Fucito, former member of the Safety Education Committee. It is a sample guide that may be used by clubs for a Club Safety Manual.

**{Insert Club Name Here}  
Club Safety Manual**

**I. ADMINISTRATIVE SECTION ..... 1**

**A. Approval Process ..... 1**

    1. Club Head Coach Approval ..... 1

    2. Club Board of Directors Approval ..... 1

    3. Facility/Owner Approval..... 1

**B. Distribution Procedure..... 1**

**C. Maintenance..... 1**

    1. Forms..... 1

    2. Club Safety Manual..... 1

**II. LEGAL SECTION..... 1**

**A. State and Local Ordinances..... 1**

    1. Equipment ..... 1

**III. MAPS ..... 2**

**A. Facility Layout..... 2**

    1. Emergency Exits..... 2

    2. Emergency Equipment ..... 2

**IV. CONTACT INFORMATION..... 2**

**A. Emergency Numbers ..... 2**

    1. Fire Department..... 2

    2. First Aid Squads ..... 2

    3. Police..... 2

    4. Poison Control Center ..... 2

**B. Facility Emergency Numbers ..... 2**

    1. Aquatic and Facility Managers ..... 2

    2. Chemical and Electrical Companies ..... 2

**C. Insurance Companies..... 2**

**D. USA Swimming..... 3**

    1. Safety Education Committee Assignee ..... 3

    2. LSC Safety Chair ..... 3

    3. Area Club Safety Chairs..... 3

**E. Club Communication..... 3**

**V. PREVENTIVE PLANS..... 3**

**A. Spectator Designated Areas..... 3**

1. Practice .....	3
2. Meets .....	3
<b>B. Facility Inspection.....</b>	<b>3</b>
1. Pre Practice/Meet .....	3
2. During Practice/Meet .....	3
3. Post Practice/Meet.....	3
<b>C. Meet Safety Marshal .....</b>	<b>3</b>
1. USA Swimming Rule and Regulation .....	3
2. Responsibilities .....	3
<b>VI. EMERGENCY PLANS .....</b>	<b>3</b>
<b>A. Facility Emergency Action Plan.....</b>	<b>3</b>
<b>B. Facility Evacuation Plans.....</b>	<b>3</b>
<b>C. Facility Emergency Access Plan.....</b>	<b>3</b>
<b>VII. TRAINING PROGRAM .....</b>	<b>4</b>
<b>A. Coaches Safety Training .....</b>	<b>4</b>
1. Certification.....	4
2. In-Service Training .....	4
<b>B. Club Parents Safety Training.....</b>	<b>4</b>
1. Board of Directors .....	4
2. General Club Parents.....	4
<b>C. Facility Staff Safety Training .....</b>	<b>4</b>
1. Facility Management.....	4
2. Lifeguards.....	4
3. Maintenance Staff.....	4
<b>D. Contact Information.....</b>	<b>4</b>
<b>VIII. FORMS .....</b>	<b>4</b>
<b>A. Report of Occurrence Forms.....</b>	<b>4</b>
1. USA Swimming .....	4
2. Facility.....	4
<b>B. Medical Release Forms .....</b>	<b>4</b>
1. How to Fill Out and Who to Send.....	4

2. Blank Forms ..... 4

**IX. REFERENCES..... 4**

**A. USA Swimming Website Links ..... 4**

1. USA Swimming Insurance and Risk Management Website Link ..... 4

2. USA Swimming Safety Education Website Link ..... 4

**B. Other References ..... 4**

**X. MISCELLANEOUS..... 4**

**I. Administrative Section**

**A. Approval Process**

1. Club Head Coach Approval

Final approval should be given to the Club Head Coach. Suggestions of what items to place in this manual should be taken from the coaching staff.

2. Club Board of Directors Approval

The Club Board of Directors should look over all areas of the manual for liability issues that would be associated with the club. The Board of Directors should only approve this manual with the endorsement of the Head Coach.

3. Facility/Owner Approval

The facility the club uses should be consulted on many of the areas in the safety manual because the facility has a major role in the implementation of all safety/emergency plans.

**B. Distribution Procedure**

This section should include a procedure on who would get the manual (i.e. all coaches) and also which parts should be distributed to whom.

**C. Maintenance**

1. Forms

A person should be designated to store all medical release and incident forms. The forms must be made readily available in the event of an incident. Also latest versions of the forms must be distributed to the proper persons.

2. Club Safety Manual

a) Items Needing Approval

This section should include a list of the sections that would need the approvals established in the previous section before distribution.

b) Non-Approval Items

This section should include a list of the sections that would not need any approvals before distribution.

## II. Legal Section

### A. State and Local Ordinances

List the State and Local laws that would affect your club or reference where the laws would be found.

#### 1. Equipment

##### a) Required

List all equipment that is required by law for the club or facility to maintain.

##### b) Optional

List all equipment that the club has that is not required by law.

## III. Maps

### A. Facility Layout

This section should include a map that would indicate various points of interest such as those listed below. Visualizing where these items or areas are makes access to the items or areas easier.

#### 1. Emergency Exits

##### a) EMT Entrances

Knowing where the EMT's would enter the building and the path that they would most likely take to get around the facility would alleviate delays in treatment of victims.

##### b) Evacuation Exits

Indicate where everyone would exit the facility in the event of an emergency.

#### 2. Emergency Equipment

##### a) Location of:

The following items are important to know the location of in the event of an emergency. You can expand the list to include items that you feel are important.

- (1) Pump Shut Off Switches
- (2) AED
- (3) First Aid Kits
- (4) Oxygen Tank

## IV. Contact Information

### A. Emergency Numbers

#### 1. Fire Department

This section should include a list the emergency and non-emergency numbers and physical location of nearest station. You could include directions from the club to nearest station.

#### 2. First Aid Squads

This section should include a list the emergency and non-emergency numbers and physical location of nearest station. You could include directions from the club to nearest station.

3. Police

This section should include a list the emergency and non-emergency numbers and physical location of nearest station. You could include directions from the club to nearest station.

4. Poison Control Center

This section should include a list of the emergency numbers of the local, state, and national centers.

- B. Facility Emergency Numbers

1. Aquatic and Facility Managers

List the names along with contact information and emergency contact information.

2. Chemical and Electrical Companies

- a) Emergency Numbers

- b) General Information Numbers

- C. Insurance Companies

List all communication information for USA-Swimming insurance company and clubs insurance companies.

- D. USA Swimming

List the contact information located on the incident report forms. Also list the staff persons name and number that would be assigned to insurance and safety.

1. Safety Education Committee Assignee

List all contact information.

2. LSC Safety Chair

List all contact information.

3. Area Club Safety Chairs

List all contact information.

- E. Club Communication

- a) Club Spokesperson

List the contact information and Emergency numbers.

- b) Parent Board of Directors

List the contact information and Emergency numbers.

- c) Club Parents Emergency Phone Chains

List the emergency numbers of each individual that participates. This could be used in the event of an emergency closing or inclement weather or last minute closings.

## V. Preventive Plans

- A. Spectator Designated Areas

1. Practice

Limiting the movement of people would reduce the risk of injury. Also could be affective in keeping a safe environment would be to not allow anyone except swimmers, and coaches on deck during practice.

2. Meets

Limiting the movement of people would reduce the risk of injury.

**B. Facility Inspection****1. Pre Practice/Meet**

A list of the areas and items to inspect prior to a practice/meet should be listed in a check sheet format.

**2. During Practice/Meet**

A list of the areas and items to inspect during a practice/meet should be listed in a check sheet format.

**3. Post Practice/Meet**

A list of the areas and items to inspect after a practice/meet should be listed in a check sheet format.

**C. Meet Safety Marshal****1. USA Swimming Rules and Regulations****2. Responsibilities**

This section should include the responsibilities of the safety marshal.

**VI. Emergency Plans****A. Facility Emergency Action Plan**

Plan what people should do in the event of an emergency at your facility. Some facilities would already have this in place.

**B. Facility Evacuation Plans**

Plan what people should do in the event of an emergency that would require an evacuation of the facility. Also design a plan that would evacuate on lookers from the scene.

**C. Facility Emergency Access Plan**

Have a plan in the event of an emergency that would tell people how to assist the EMT's by either directing them to a first aid designated area or by keeping areas clear for complete access.

**VII. Training Program****A. Coaches Safety Training****1. Certification**

Include the list of the current required courses.

**2. In-Service Training****B. Club Parents Safety Training****1. Board of Directors****a) Certification****b) In-Service Training****2. General Club Parents****a) Certification****b) In-Service Training****C. Facility Staff Safety Training****1. Facility Management****a) Certification****b) In-Service Training**

2. Lifeguards
    - a) Certification
    - b) In-Service Training
  3. Maintenance Staff
    - a) Certification
    - b) In-Service Training
- D. Contact Information  
Information about schools or instructors where certifications can be obtained.

## VIII. Forms

- A. Report of Occurrence Forms
  1. USA Swimming
    - a) How to Fill Out and Who to Send
    - b) Blank Forms
  2. Facility
    - a) How to Fill Out and Who to Send
    - b) Blank Forms
- B. Medical Release Forms
  1. How to Fill Out and Who to Send
  2. Blank Forms

## IX. References

- A. USA Swimming Website Links
  1. USA Swimming Insurance and Risk Management Website Link:  
<http://www.usaswimming.org> (click on Swim Clubs, then Club Operations, then Insurance/Risk Management and “articles and forms” link)
  2. USA Swimming Safety Education Website Link:  
<http://www.usaswimming.org> (click on Swim Clubs, then Club Operations, then Insurance/Risk Management and “Safety/Loss Control Manual” link)
- B. Other References  
Add to this section other references that you would need to refer to occasionally.

## X. Miscellaneous

Include in this section items that have no relation to any titles that you create but feel it would be important to have in this manual.

END SAMPLE CLUB SAFETY MANUAL

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**CHAPTER 4: WARMUP GUIDELINES****SECTION 4a. GUIDELINES FOR MARSHALS**

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**USA Swimming rulebook:**

*102.18 MARSHALS- Shall wear identifying attire and enforce warm-up procedures and maintain order in the swimming venue. The marshal shall have full authority to warn or order to cease and desist, and, with the concurrence of the Referee, to remove, or have removed from the swimming venue anyone behaving in an unsafe manner or using profane or abusive language, or whose actions are disrupting the orderly conduct of the meet.*

**Responsibilities of Marshals could include:**

Marshals should arrive at the swim venue at least fifteen (15) minutes prior to the beginning of warm-ups. They should check in with the referee to receive instructions, i.e. where they will be positioned, special safety concerns for the meet, etc.

The head marshal should have a whistle. Marshals should be easily identifiable by a distinctive article of attire. (Hat, jacket, vest, etc.)

Warm-down areas must be marshaled throughout the meet.

Marshals must not leave the area until coverage is provided or until excused by the referee.

**Marshals duties could include:**

Making sure that swimmers behave in a safe manner. (No running, abusive behavior, etc.)

During general warm-ups, make sure that swimmers enter the water feet first from the starting end only and ease into the water. Swimmers should **NOT** be entering from the opposite end or sides of the pool during warm-ups. **ABSOLUTELY NO DIVING!!!!**

Be alert to dangerously overcrowded warm-ups and alert the meet referee or manager.

Notify the coach of any swimmer who is behaving/acting in an unsafe manner.

Use appropriate language. **NO POWER TRIPS, PLEASE.**

Your role is to help maintain a safe environment. **Please, Pay Attention!**

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**SECTION 4b. SAFETY PREPARATION AND PROCEDURES FOR MEET DIRECTORS**

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The following are suggestions that should be taken to help minimize the risk of injury at a swim meet.

**Preparation**

- Contact the facility Manager
  - Make sure that the person you are talking to is the one in-charge of the facility
  - Have a meeting with the facility manager to discuss the following:
    - Local Emergency Numbers
      - Police
      - Fire
      - Rescue Squads
    - Support of the Facility Staff
      - Lifeguards
      - Security
      - Janitorial
    - Location of the Emergency Exits
    - Evacuation Procedure for the Facility
      - Evacuation to a secure Location Outside the Facility
      - Evacuation to a secure Location Inside the Facility
    - Facility Emergency Action Plan
      - How it Works
      - How the Meet Staff will fit into the Plan
    - Location of First Aid Treatment Area
    - Location of Emergency Equipment
      - Fire
      - AED
      - First Aid
    - Determine the Location of where Rescue Squads Enter Facility

**In the Event of an Emergency**

- Allow the facilities staff to do their jobs and follow what the facility manager advised you to do
- Seek the assistance of swim coaches and officials
- Make sure all coaches and officials are aware of the Emergency Exits
- Know how long it would take the Emergency Personal to arrive at your facility
- Remain calm and keep control of the situation as best as you can

## Crowd Control

(For further help please refer to: *The American Red Cross Workplace Training: Workplace Violence Awareness*)

- Always keep calm, listen attentively, and ask the person to sit down
- If someone is causing a disruption or you think they will have to potential to cause a disruption escort them to an area away from everyone else to discuss his issue in private
- Do not grab the disgruntled person
- Keep the established rules in mind
- Answer questions carefully and make sure your answers are consistent with the established rules
- If someone becomes violent GET AWAY FROM THE SITUATION and call the police
- Give the person options that are consistent with the established rules in solving the situation
- If someone has a problem with a particular rule explain how to properly get the issue resolved
- Remember you are not a POLICE officer
- Never use inappropriate language or raising your voice
- Remember some people will not agree with your decision or remedy
- Allow the person to express their opinion in a private area of the facility
- Never be in a room alone with a disruptive or potentially violent person

## Parking Areas

- Check to see if the facility that the venue is at requires you to staff for parking attendants
- Each one of the parking attendants should have a flashlight or something that will draw attention to themselves.
- Use safety cones or other types of equipment to block off areas where vehicles should not pass through or park.
- Each one of the Parking Attendants should have a flashlight or something that will draw attention to themselves.
- Have multiple Parking Attendants working the same area
- Remind Parking Attendant to **stay alert**

**CHAPTER 5: SAFETY CONSIDERATIONS FOR COACHES****SECTION 5a. COACHES SAFETY CERTIFICATION REQUIREMENTS**

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**Coaches Safety Curriculum 2009-2010 Requirements and Equivalents *Rev. July 2009***

Effective since 1988, all coach members are required to fulfill safety training requirements as established by the USA Swimming Board of Directors. USA Swimming currently requires coach members to hold current certifications for the following: Safety Training for Swim Coaches, CPR, and First Aid.

For a complete list of the current Coaches Safety Education Requirements (CPR, First Aid and Safety Training for Swim Coaches) go to this link on the USA Swimming web site:

[Safety Education Certification Courses](#) (list of approved courses to choose from for coaches certification)

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**SECTION 5b. GUIDELINES FOR A SAFE ENVIRONMENT**

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The following suggestions are offered to first improve the overall safety of any sport situation, and secondly, to demonstrate the safety consciousness of those in charge. If you demonstrate that you are a reasonable and prudent individual who is doing all that is possible to ensure a safe environment, you have created the best defense for any lawsuit. You have demonstrated and proved that you care.

1. Start any program with the aspects of safety being paramount.
2. Develop a personal safety checklist.
3. Record everything - keep records of injuries, lesson plans, etc.
4. Obtain a team doctor to supervise games and, more importantly, to teach about safety. There must be a doctor in the community who's willing to give some time to kids. Someone needs to ask.
5. Go to clinics - especially attend instructional clinics on safety.
6. Require permission slips from parents to permit children to play. Explain the program to parents.
7. Seek outside information, such as speakers and written material. No matter how good you feel your program is, one can always learn.
8. Join professional coaching organizations. Because you belong to a volunteer organization doesn't mean you cannot seek information from other organizations.
9. Obtain insurance coverage and learn about the coverage.
10. Establish equal competition. The 90-lb. seventh grader should not be playing against the 140-lb. seventh grader.
11. Think safety for children first, last and always. Everything else is a distant second.
12. Be able to say no! Coaches too often are so motivated to see kids move, play and have fun that they neglect potential hazards. The bottom line is simple - place the safety and welfare of the child first and long before championship seasons, touchdowns or being able to say "We're number one!" Remember you are coaching kids, not small models of college or professional athletes. The more you show that you are a prudent, reasonable person, interested in the safety of the player more than records and championships, the less chance you have of being sued, and if sued, of defending yourself and your organization successfully. You are also taking care of kids, so they can play on and on and on.

**SECTION 5c. RESPONSIBILITIES OF COACHES**

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The primary responsibility for the safety of swimmers at practice or meets lies with the coach. The coach has the most time with the swimmers and has a responsibility to the swimmers. The coach must be constantly aware of the hazards posed by the pool environments, workouts, and the swimmer's curiosity and enthusiasm. The coach is also a primary role model and, as such, directly influences the attitude of the swimmer toward safety.

The coach is designing and supervising the workout, sets the tone of the workout. The coach's concern for his/her swimmers can be the basis for a safe workout. The coach's attitude and persistent insistence on a safe workout environment translates into a safety conscious swimmer.

No coach wants swimmers to get hurt. Coaches are personally concerned for their swimmers in the water and out. Swimmers are not just trainable athletes. They are young people reaching for their fullest potential at the pool at home and at school. Coaches know that swimming is major force in that development and that it should be positive.

Coaches also have a professional stake in their swimmers. The swimmers' progress toward swimming goals is a reflection of the coach's skill, training, and good planning. In order for swimmers to swim well they must train well. It is hard to train a swimmer to the fullest potential when that swimmer is limited by an injury.

It really doesn't matter where or how an injury occurs. An injury is a LOST TIME situation. The time lost is training time toward that big met. It is lost meet time. It is missing that all important meet, swim or cut.

Safety is the way to minimize that LOST TIME.

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**SECTION 5d. WHAT COACHES SHOULD KNOW - SAFETY ON THE POOL DECK**

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The following are things you should know around the pool deck. Your clear understanding of these and other safety issues not contained in this article will aid to the reduction in the risk of injury.

- **Health and Wellness**
  - Hyperventilation and Hypoxic Training
  - Exercise – Induced Asthma
  - Signs and Symptoms of Heat and Cold Emergencies
  - Diabetic Emergencies
  
- **Observing Swimmers**
  - Circle Swimming
  - Swimmer separation
  - Feet first entry
  - Use of Starting Blocks
  
- **Responsibility for Athletes and Club Behavior**
  - Sportsmanlike Conduct
  - Properly Certified
  - Only Swimmers and Coaches on Deck
  
- **Coaching Ethics**
  - Code of Conduct
  - Membership Responsibilities
    - Re-certification of Safety Courses
    - Membership Dues
  - Education
    - Safety
    - General Knowledge
      - Rules and Regulations
      - Swimming Skills

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**SECTION 5e. REVIEW BEFORE PRACTICE-REDUCE THE RISK OF INJURY**

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How safe are we? Reducing the risk of injury will make the area safer for our athletes and coaches. We suggest reviewing these and any other safety issues with your athletes prior to the beginning of a new season and throughout the season. This would only take a few minutes to remind the athletes and fellow coaches of the risks of injuries involved in this sport. We would suggest modifying this list to what your facility or athletes and coaches call for. Also preparing ahead of time will make the information that you will give clearer for the athletes and coaches to understand and comprehend. For further help with understanding these risks you can review the American Red Cross Workplace Training: Slips, Trips, & Falls.

**Risks of Slips, Trips, & Falls**

- Staying alert and aware of your surroundings
- Getting plenty of rest
- Managing stress
- The hazards of slippery surfaces
- Hazards of uneven surfaces
- Poor Lighting
- Bad Weather
- Not planning for enough time
- Carrying large or unbalanced or oddly shaped loads
- Dangerous Clutter
- Horseplay

**Shallow Water**

- Danger of diving into shallow water
- Feet first entries

**Starting Blocks**

- Loose grips
- Uneven platforms
- Other swimmers swimming towards you
- Other swimmers swimming in the entry area

**Swimming Etiquette**

- Safely Entering the Water (Feet First Entry)
- Circle Swimming
- Passing
- Finishes

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**SECTION 5f. HYPOXIC TRAINING**

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**Hypoxic Training and Hyperventilation**

*Coach Johnson's swimmers love contests. Their favorite is to see who can swim the farthest underwater. Recently, Michael swam about 40 yards underwater before surfacing. Coach Johnson keeps teasing Michael about "quitting" 10 yards from the end and telling Michael that he can make the entire 50 yards. Michael and some other boys are ready to try it. Coach Johnson tells Michael to take "a lot" of deep breaths before diving in so that he can "build up the oxygen in his blood." Michael inhales deeply about 10 times. He feels a little dizzy, but dives in and starts to swim underwater. He turns and starts back. Suddenly Coach Johnson notices that Michael is just lying on the bottom, not moving. He jumps in and pulls Michael to the surface. What did Coach Johnson do that was dangerous?*

Coach Johnson thought he was engaging his swimmers in a fun and challenging activity, but actually he was endangering them. Teaching the swimmers to hyperventilate before submerging was particularly risky. Contests to see who can swim underwater the farthest are very dangerous and should never take place.

**Hyperventilation** (rapid deep breathing) before prolonged underwater swimming is a dangerous practice that may result in drowning. Hyperventilation does not increase the amount of oxygen or allow the swimmer to hold his breath longer; it lowers the carbon dioxide level in the body. This is risky because the drive to breathe is controlled by the amount of carbon dioxide in the blood. When a person hyperventilates and then swims underwater, the carbon dioxide level in the blood can drop to a point where the swimmer passes out before the brain signals that it is time to breathe. Then, when the person finally does take a breath instinctively, water rushes in and the drowning process begins.

There is a difference, however, between having swimmers hold their breath while swimming under water versus an extended breathing pattern while swimming on the surface. There is no evidence that swimming without oxygen necessarily trains the anaerobic system; however, extending the breathing pattern while swimming on the surface may improve oxygen management capacity. This training technique of extending the breathing pattern should be monitored carefully and swimmers should be instructed to breathe when necessary. To prevent hyperventilation, have swimmers take only one, or at the most, two deep breaths before beginning hypoxic training. Hypoxic training (breathing on a restricted schedule) may be used safely in a training program of experienced swimmers in good physical condition with proper supervision and instruction. The number of repeats of hypoxic swimming should be limited. Adequate time for recovery will vary from swimmer to swimmer.

Information on additional practice methods, procedures and games for swimming practice is available at professional clinics held yearly by USA Swimming and ASCA. A listing of these clinics can be found on their Web sites.

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## CHAPTER 6: SAFETY CONSIDERATIONS FOR ATHLETES

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### SECTION 6a. RISK MANAGEMENT

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The swimmer's safety is the first concern for coaches, administrators, officials and parents. All injuries especially lost time injuries affect success. Accidents happen, but effectively evaluating the risk and implementing safety/loss control programs the number and severity of those accidents should be diminished.

Athletes can become ambassadors for safety. They can become the eyes and ears for facility inspections. Through leadership, they can affect new members' attitudes. They can promote the safety message at home and among friends. Swimmers are an excellent resource for team safety development.

Young people tend to ignore their fallibility and think, "It can't happen to me." How can adults promote safety to this enthusiastic and energetic group of people? How can adults target areas of concern effectively for each age group? The best way to achieve a safe program is to build safety INTO the program. Keep it consistent and reinforce it continuously. Reward safe behavior and remind athletes of the consequences of acting unsafely.

For instance, meet warm-up procedures are designed with specific water entry rules at specific times. The first half is feet first (3 point) with racing starts permitted later. Correlate practice to meet warm-ups. If swimmers are habitually reminded to enter "feet first" during practice warm-ups, they will be conditioned to act the same way at a meet. Make it part of practice, be consistent, remind them and recognize their efforts to comply and safety will become a habit. Safety will become a habit in the same way that touching the wall with both hands in breaststroke does. Training works for strokes, it will work for safety.

"Walk the Talk!" Adults must avoid paying lip service to safety. Promote it because you believe in your swimmers. Remind yourself how important safety is: Look at your swimmers and imagine any one of them as a victim. How will that affect their season? How will it affect the team's success? The team's morale? The team's attitude? Think about those consequences and explain them to your swimmers. Ask them: What if Johnny, a member of your relay team, broke his arm two days before State? How will that affect him? How will that affect you? How will it affect our team?

Consequences are important concepts and athletes can understand them. Discussions led by coaches will be enlightening. The athletes can provide more actual examples of consequence than any database. Lead the thinking, develop the attitude and Walk the Talk. Safety can become a habit!! Make it one of yours!

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**SECTION 6b. PROFESSIONAL CARE FROM THE AGE GROUP PERSPECTIVE**

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*By Debora Packard, Former Chair, USA Swimming Safety Education Committee*

**INTRODUCTION**

Everyone benefits from a safety conscious team. The purpose of teaching **safety awareness** to athletes is to **emphasize safe habits** and **teach accident prevention techniques** by providing the necessary tools and guidance.

Every age group has different characteristics and there are methods available that appeal to each one.

Team activities that can be used with every group include:

- Publish the rules and go over them with the swimmers
- Talk to the swimmers about safety with a question and answer period
- Give a safety survey to swimmers and discuss the results as a group
- Give safety tips to swimmers before, during and after practice
- Adopt a team safety motto
- Make safety posters around the safety motto and display them in strategic areas
- Include your safety motto in the team newsletter
- Keep records of accident free seasons, months, and weeks; offer a reward
- Designate an annual/seasonal Safety Awareness Week

**10 & Unders**

Children in this category enjoy compliments, games, coloring contests and immediate feedback. They live in the here and now, with a shorter attention span, and will need constant reminders about their actions. Adults and older swimmers are their yardsticks to measure acceptable behavior. This group is easy to teach safety skills to because they haven't yet developed long standing bad habits. They still try to please adults and aren't as influenced by peer pressure yet.

1. Reward safe behavior with a sticker, pin, etc.
2. Sponsor a Safety Poster or coloring contest
3. Have a safety scavenger hunt with a facilities checklist
4. Be consistent

**11-12-13**

This group is in a transition stage. They want and need to be treated like adults some of the time, but sometimes they want and need to be treated like children. They are testing and challenging limits constantly, trying to develop their personalities. Peer pressure is a strong factor with this group. They don't like to stand out in a crowd and common goals will be a key for effective safety education. Give them respect and don't talk down to them.

**14 & Older**

The team leaders. They believe they are invincible. They will prefer discussion over worksheets. There is still the factor of peer pressure with this group; they will be more selective about their friends. The coaches' attitudes are extremely important for this group. They will follow rules for the "sake of the younger children."

1. Give them leadership and responsibility
2. Make them part of the solution rather than part of the problem
3. Tell them that they are setting the standards
4. Assign them a younger swimmer or swimmers to help
5. Let them help write the rules, i.e.,:
  - How can we make this team safe for the little guys?
  - Can you think of a good game for the little guys?
  - What would you tell a little guy about racing starts?
  - Running around?
7. Make safety a priority
8. Be consistent

Coaches need to develop a **safe** philosophy and incorporate **safe** practices into the overall swimming program. This is easy to do with a **positive** attitude. If the coach is having fun with safety the kids will follow suit.

There are several benefits for a swimming club with a Safety Program in place:

1. A safety program will help increase membership because parents want and expect their children to be in a safe environment.
2. Community support and pool use opportunities increase because the various agencies are aware that risk is lowered through active involvement in a safety program.
3. Team spirit and camaraderie increase because swimmers have a common goal, (i.e., accident free seasons and the rewards that go with that).
4. Safety programs **do** reduce the risk of accidents and injuries! This reduces **lost time** for swimmers during a season, as well as fewer headaches for coaches.
5. A safety program will make the coaches' jobs easier.

**Guidelines for Safety Discussions**

- I. Why safety is important
  - A. Avoid accidents because...
    1. Injuries hurt
    2. Injuries cost money
    3. You will feel bad if you hurt someone else
    4. Injuries result in lost time from swimming

- B. You can have more fun being safe because...
  - 1. You are less likely to get hurt
  - 2. Your friends are less likely to get hurt
  - 3. Other kids, parents and coaches won't get mad at you
  - 4. You learn to avoid trouble
  - 5. There will be more time for play if no one gets hurt
  
- II. Safety Rules have a reason
  - A. Following rules makes good times better because...
    - 1. You know what is expected from you
    - 2. You might avoid an injury
  
  - B. Rules are made to protect you
    - 1. Imagine a world with no rules
      - a. It would be crazy
      - b. No one would know what is expected from them
      - c. You would have no protection from bullies
      - d. You would not be safe
    - 2. Imagine a swim meet with no rules
      - a. There would be running, pushing and fighting
      - b. There would be diving, jumping and horseplay everywhere
      - c. You might be the one to get hurt and have no protection
      - d. It would not be fun
    - 3. Rules are good for you
      - a. They make the world a safe place
      - b. They make swimming pools safer
      - c. They are not something the coach just likes to yell about
  
- III. Keys for safe swimming
  - A. Common Sense
    - 1. If it could hurt you or someone else, **don't** do it
    - 2. If you have doubts about the safety of an action, **don't** do it
    - 3. Think about the consequences or results of your actions
    - 4. Thinking ahead will help you avoid a bad situation
  
  - B. Courtesy
    - 1. Follow the "Golden Rule"
    - 2. Respect other people and their feelings
  
  - C. Commitment
    - 1. Practice safety everyday in everything you do
    - 2. Remind others about safety
  
- IV. Three rules to avoid accidents
  - A. Stop
    - 1. Stop and think before you act

2. Remind others about safety
- B. Look
1. Look where you are going
  2. Look up, down, and all around
  3. Look before you leap
  4. Look for dangerous areas
- C. Listen
1. Listen to your coach
  2. Listen to the officials
  3. Listen to your parents
  4. Listen to your conscience (no matter how tempting a situation may be, your conscience knows if it is dangerous)
- V. Safety considerations for pool areas and locker rooms
- A. Always walk
1. Do not play chase games (especially with younger swimmers)
  2. Pool decks and locker room floors are often wet and slippery
  3. You may slip and fall
  4. You might run into someone else
    - a. It will hurt you if you run into a bigger person
    - b. It will hurt a smaller person if you run over them
  5. You might trip or stumble into a wall or other object
  6. When you play chase, sometimes you don't look where you're going
- B. Be careful on stairs and bleachers
1. Use handrails all the time
  2. Stairs and bleachers are steep and gravity pulls you down **fast**
  3. Injuries from falls on stairs/bleachers can be extreme
  4. Multiple injuries can result from falls on stairs and bleachers
- C. Stay off starting blocks, diving boards, lifeguard stands, railings and other equipment
1. If you fall from a platform...
    - a. You could land on your head on concrete
    - b. You could land on a lane rope
    - c. You could land on a another person
    - d. You could break bones or teeth
  2. If you don't know how to use equipment properly...
    - a. You could fall off of it
    - b. You can be pinched or caught in pulleys and cords
    - c. You can damage your muscles, joints, and bones
    - d. You can lose an eye, a tooth, bloody your nose or get bruised by popping cords and pulleys
  3. Railings and walls are to be used as boundaries, not climbing equipment

- D. Stay out of the water until your coach or instructor is present
  - 1. You can get into water over your head
  - 2. No one could help you if an accident did occur
  
- E. Keep hands, feet, and other objects to yourself
  - 1. No pushing, hitting, shoving or tripping
    - a. Serious injury can result from falling into something
    - b. If someone is pushed into the pool, they can
      - (1) land on another swimmer
      - (2) hit a lane line
      - (3) hit the edge of the pool
      - (4) hit the bottom of the pool
  - 2. No snapping towels, caps or goggles
    - a. Black eyes, bloody noses and broken teeth are possible
    - b. Broken equipment can result
  - 3. No hitting or throwing kickboards, paddles, buoys or other equipment
    - a. Being hit with equipment hurts a lot
    - b. Equipment is hard and can cause gashes, black eyes, bloody noses and lumps
  
- F. Use plastic containers for shampoo, lotion, conditioner, soap
  - 1. Glass is slippery when it is wet
  - 2. If glass bottles shatter, sharp pieces will fly in every direction
  - 3. Someone may get hit in the face with flying shards
  - 4. Anyone can step on glass slivers which are hard to see
  
- G. Turn **cold** water on first in the shower
  - 1. You may be scalded by water that is too hot
  - 2. Being scalded can cause a reaction and you can fall
  
- VI. Safety rules while you are in the water
  - A. No dunking or splashing
    - 1. It causes choking
    - 2. It scares people
  
  - B. Stay in the area of the pool your coach or instructor tells you to
    - 1. If you flip over the lanelines, you can be run over by other swimmers
    - 2. You may get in front of someone who is jumping into the pool
  
  - C. While circle swimming, watch where you are going
    - 1. You can bump into someone else and both get injured
    - 2. You can catch yourself on lane lines
    - 3. You can run into the walls
  
  - D. Look below, into the water, **before** you enter the pool
    - 1. Enter the water **feet first** the **first time**
    - 2. Check the depth of the water

3. No diving
  4. Do **not** practice racing starts without coach's supervision
  5. Look for swimmers who may be doing backstroke starts
  6. **Always** look for other swimmers
- E. Leave candy, gum and food for after practice. They can choke you
1. Leave jewelry at home
  2. Rings, bracelets, earrings and other jewelry can catch on lane ropes which will wrench you
  3. Jewelry can gash other swimmers
  4. You may lose your jewelry

VII. Summary

- A. You can learn to be safe around the pool
- B. Look out for yourself and others
- C. Respect the rights and feelings of others
- D. Consider your own responsibility for a safe swim team
- E. Be safe, not sorry

**Questions for Safety Surveys** (add your own to the list)

**10 & Unders**

Do you know the safety rules?

If you pushed someone in the pool, what would you feel like?

What would they feel like?

Would you get in trouble?

What types of safety games do you like to play?

**11-12-13**

Why is safety important?

What can you do to prevent accidents?

Should you watch out for younger swimmers in practice and meets?

What would you do to avoid a dangerous situation, especially when your friends are doing it?

Is it hard to say no to your friends?

Can you make up a safety game for little kids?

What would you tell an 8 & Under if they were running in the locker room?

Have you ever had an accident around the pool?

**14 & Older**

Why is safety important?

What can you do to prevent accidents?

How would you make this team safer for the younger swimmers?

What would you say to a little guy getting into trouble?

What would you say to a 10 & Under hanging from the rafters?

Do you know of any games we can use for little guys?

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**SECTION 6c . SUMMER SAFETY-PROPER PREPARATION AND TRAINING**

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*By Mike Stromberg, former member, Safety Education Committee*

With summer in full swing, summer safety items come to mind dealing with swimmers, coaches, volunteers and spectators at a swim practice or swim meet. Coaches, swim parents, volunteers, meet management and pool operators must develop an emergency action plan to deal with these items: Dehydration, sunburns, heat stroke/heat exhaustion, bee sting/insect sting, and severe weather. All these situations can change a fun meet or practice into a serious situation without proper preparation and training.

**Dehydration** is due to lack of fluid in the body. Drink plenty of water or fluids - at least eight glasses "non-caffinated" each day. This will help prevent ***dehydration***, which is caused by exposure to high temperature (indoor or outdoor), sun and wind.

**Sunburn** is caused by overexposure. Also, overexposure can cause many problems, sun poisoning, heat stroke, heat exhaustion and skin cancer. Each individual's tolerance depends on many factors such as skin type, length of exposure, family health history or use of certain medications. Even your facility's geographic location and altitude can effect your skin tolerance. You can help reduce exposure by wearing protective clothing or using sunscreen with a sun protection factor of at least 15.

**Heat exhaustion** typically occurs after long periods of exercise or work in a hot environment. It can even be brought on by sitting an extended period in a hot environment. There are simple signs to watch for; normal or below normal body temperature, the skin can be cool, moist, pale or red, headache or nausea, dizziness or weak and exhausted body.

**Heat stroke** is the least common but the most severe heat emergency. It often occurs when an individual ignores the signs of heat exhaustion. ***Heat stroke*** develops when the body systems are overwhelmed by heat and begin to stop functioning. This is a serious medical emergency. The signs and symptoms of heat stroke include red, hot, dry skin; changes in consciousness; rapid, weak pulse; and rapid, shallow breathing.

*Care for heat exhaustion or heat stroke:*

1. Get the victim out of the heat.
2. Cool the body with cool, wet cloths, such as towels, and loosen tight clothing.
3. If the victim is conscious, give the person cool water.
4. Minimize shock.
5. Call **EMS** personnel immediately.

**Bee/ insect stings**, many stinging insects, such as bees or hornets are found around some outdoor aquatic facilities. The stings are painful, they are rarely fatal. Fewer than 100 reported deaths from

insect stings occur each year. Some people do have a severe allergic reaction to an insect sting that can result in a life threatening respiratory emergency. To care for an insect sting, check the sting site to see if the stinger is in the skin. If it is, scrape the stinger away from the skin with your fingernail or a plastic credit card. ***Do not remove the stinger with tweezers, since putting pressure on the venom sac can cause further poisoning.*** Wash the site with soap and water, cover it up to keep it clean and apply ice or a cold pack on the area (not on the bare skin) to reduce the swelling. Watch the victim for severe allergic reaction.

**Severe weather** is always a concern to everyone, especially during a swim meet. The weather system that concerns most aquatic facilities is lightning, which kills more people in this country than tornadoes, flood, or hurricanes. July and August are the months when most thunderstorm activity occurs. Each facility should have guidelines on when to clear the pool and seek shelter with an approaching thunderstorm. The following procedures are recommended by *American Red Cross Lifeguarding Today*:

1. When a thunderstorm threatens, clear the pool. If possible, get everyone indoors.
2. Keep everyone away from windows or other possible flying debris.
3. Do not let anyone take a shower during the thunderstorm.
4. Do not use the telephone except for emergencies.

In case of tornadoes, weather stations issue a tornado watch, which means that tornadoes are possible; or a tornado warning, which means that a tornado has been sighted and that everyone should take shelter immediately. Things to do during a tornado warning:

1. Stay away from all windows, doors, and outside walls.
2. Go to the location specified by the facility's emergency action plan. Possible sites are a basement or an interior area of the building like a hallway. The best is the communities designated tornado shelters if time permits.

In all the above cases, an emergency action plan must be in place to properly handle each situation and provide an outline to deal with each emergency. The coaching staff of the facilities must take the time to review the emergency action plan at their home pool, along with the meet management at a pool hosting a swim meet. Most of the information provided in this article is from the 1995 release of American Red Cross Lifeguard Today manual, an excellent source of information for everyone to read.

Have a fun summer and safe summer!

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**SECTION 6d. SAFETY TIPS WHEN TRAVELING AND STAYING OVERNIGHT**

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Many of you will be traveling with your teams to meets and staying overnight in motels or hotels. The following are some tips to help make your trips safe and enjoyable.

**Checking In**

1. Protect your name by not repeating it aloud.
2. Guard your room number.
3. Protect your key at all times. Do not lay it on restaurant tables or pool chairs where it can be stolen.
4. Place any valuables in the motel or hotel safe.
5. Never leave valuables in your vehicle in clear view of others--lock them in the trunk.
6. Keep your itinerary to yourself.

**Getting To Your Room**

1. Proceed to your room along with others in your party. There is safety in numbers.
2. Know the exact location of your room.
3. Beware of being followed.
4. Have your key ready and enter quickly.

**(Stairways, Stairwells and Elevators)**

1. Generally avoid stairwells. They are not meant for guests to move from floor to floor. They are intended for emergency uses. If you have to travel on the stairways, be aware of someone following you up the stairway.
2. When entering the elevator, stand at the controls. If you were to be attacked, you would want to hit as many floor buttons as possible to be able to escape or call for help. Do not hit the emergency stop button.
3. Another tip for using elevators is to enter last. That way you are not forced to be in the back if you feel threatened. Always notice who exits with you. If you do not feel comfortable, step back into the elevator and return to the lobby to report your suspicions.

**Entering Your Room**

1. Once at your room, open the door fully. Glance around to make sure you are alone.
2. Hold the door open with one of your bags while you do a quick safety check. Notice any potential hiding places.

**Secure Your Room**

1. Lock the door and keep them locked at all times.
2. Lock any adjoining room doors and secure all windows.
3. Check to make sure the telephone is in working order.
4. Note how to place outside calls in case you would need to call the police or fire department. You would not want to rely on others to summon help for you.
5. Do not answer the doorbell in a motel or hotel room without verifying who it is. If they say they are an employee, call the desk first to verify someone from the staff is to have access to your room and why.

**Returning To Your Room At Night**

Use the main entrance. Be observant and look around before entering parking lots.

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## CHAPTER 7: SAFETY CONSIDERATIONS FOR FACILITIES

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### SECTION 7a. EMERGENCY ACTION PLANS

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The following is from the American Red Cross Safety Training for Swim Coaches Manual: (All suggestions should be adapted to meet the needs of your club or LSC)

Various types of emergencies can occur at an aquatic facility, even at one that is well supervised. Handling these emergencies is the responsibility of everyone involved, such as lifeguards, coaches and facility management. Consequently, every facility should have written, practiced procedures that are specific to every potential accident or emergency. Any delay during an emergency situation can cause additional injury or death.

In the initial development of an emergency plan, the pool or facility management should consider every type of emergency, both life-threatening and non-life-threatening, that could occur at the facility. A detailed plan for emergencies should be put in writing in the operations manual for facility staff. The plan should be thoroughly reviewed and practiced regularly by all staff members.

Additional personnel who should be involved in the development and practice of emergency plans include local law enforcement and fire departments, EMS personnel, gas and power companies, water authority agencies and chemical supply companies. Each of these groups will have helpful information; methods and procedures can be updated.

#### **The following points should be considered when developing an emergency action plan:**

**Chain of Command:** The chain of command or table of organization should be included so that all persons clearly know and understand the lines and limits of authority and responsibility for their own position and those of others in the structure. This must be clearly understood by the coaches and all staff.

**Local Ordinances:** State or local ordinances should be checked. Facility standards, policies and procedures should be updated to coincide with all ordinances. This information can be obtained from health departments, police and fire department and local utility companies.

**Record Keeping:** Past records of injuries and emergencies should be reviewed and analyzed. These records will give insight into the causes of previous injuries and the action that was taken by the staff during these situations. Conditions such as weather, number of swimmers, number of coaches on duty and any other influencing factors should be considered. Action plans should be established for the most common possible injuries.

**Public Safety Personnel:** Public safety personnel should be consulted and involved in the development of emergency plans. Police, fire and EMS personnel can provide valuable information about response times, lines and limits of authority and the amount and types of assistance that are available and that may be needed. Emergency personnel who are expected to respond to a call from a facility should be given clear directions on how to find and approach the facility. The directions to the facility should be posted by the telephone,

enabling anyone to direct safety personnel to the facility. The participation of public safety personnel will help to establish a smooth transition process for the victim and all of the staff who are involved in an emergency.

**First Aid Area:** An area should be designated for first aid care for all victims of accident or illness. When there is no danger of causing further injury, victims should be moved to the First Aid area as soon as possible. The area should be as private as possible, with easy access for rescue personnel. The location of the first aid area should be known to all staff. All personnel and equipment that will be used in this area should be specified so that there will be no confusion during an emergency. This area should have clear identification, such as "Emergency First Aid Room."

**Equipment:** All rescue and first aid equipment should be inspected on a regular basis and should be easily accessible. Any piece of equipment that is not in good condition should be removed and repaired or replaced immediately.

**Emergency Procedures:** While a coach may be the first to respond to an emergency, assistant coaches, swimmers and lifeguards should have responsibilities in the event of an emergency. All appropriate staff, plus swimmers included in this plan, should rehearse the procedures at least once a month. Included in this plan should be determining the wind direction for appropriate evacuation upwind from chlorine gas at an outdoor facility.

Determination of wind direction by a quick glance at the backstroke flags will help in proper evacuation procedures.

Repetition develops confidence and the likelihood that procedures will be conducted competently. Coaches must remember that in all cases their main responsibility is the safety of the swimmers. They must remain calm in all situations and do what they are trained to do.

**Equipment Replacement:** The facility management should make arrangements to replace all equipment and material used during an emergency as soon as possible. For example, if a victim has a suspected spinal injury and is transported to medical care on the facility's backboard, a second board should be available.

**Reports and Records:** All injuries and rescues should be reported in writing. A system of records and reports should be developed, and every coach and lifeguard should be thoroughly trained in the proper procedures for filling out and filing occurrence reports.

**Spokesperson:** In case of emergency, the owner or operator of an aquatic facility should designate a mature person to be responsible for informing the victim's relatives and for providing information and news releases. This helps eliminate the possibility of misinformation about an injury to the swimmer or the cause of the accident.

**SECTION 7b. FACILITY SAFETY AUDIT**

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**Purpose:** To determine the potential for injuries due to facility conditions.

**Objectives:**

1. Assess overall condition of facility or locations.
2. To identify hazards that may cause or contribute to bodily injury or property damage.
3. Document concerns and make recommendations for corrections to property owner.
4. Document actions taken or lease conditions.

*Checklist on following pages....*

**Facility Safety Checklist**

	Yes	No	Action Taken	Date of Safety Check	Action Needed
<b>Deck Checklist</b>					
Safety equipment in good condition and available					
Rescue tubes and straps in good condition and available					
Backboards with head immobilizers and straps readily accessible					
First Aid station clean, supplies accessible and well stocked.					
First Aid equipment-AED and oxygen equipment accessible.					
Telephones working properly – emergency phone numbers posted and visible					
Rules posted and clearly visible					
Deck not slippery and in good condition – no raised edges, cracked tiles, etc.					
Deck clear of patrons’ belongings					
All equipment used by patrons stored properly					
Deck is clear of standing water					
Deck is not slippery					
Deck is clear of glass objects					
<b>Pool Checklist</b>					
Ladders secured properly					
Steps not slippery and in good condition					
Ramp not slippery and in good condition					
Lanelines attached properly and buoys intact – no sharp edges					
Water temperature in the pool meet the USA Swimming Regulation 103.7					
Pool depth markings/warnings are clearly visible					
Water color and clarity satisfactory					
Pool free of debris and drain cover secured					
Gutters cover intact and with no sharp edges					
Water chemical readings and circulation meet the local ordinance standards					
Starting blocks are anchored properly and secure					
Starting blocks starting surface – non slippery					
Starting blocks properly labeled or closed for warm-ups					
Backstroke flags at the correct distance and height					
<b>Locker rooms</b>					
All areas clean and free of algae					
Floors clean and not slippery					
Drains clean and wastebaskets empty					

	Yes	No	Action Taken	Date of Safety Check	Action Needed
<b>Locker rooms – continue</b>					
Lighting fixtures operate properly					
Drinking fountains and sinks clean					
Lockers/benches secured in place with no rough edges					
Toilets and urinals clean and operating					
Toilet and paper towels stocked and supplies available					
Locker rooms clear of glass objects					
<b>Recreational Equipment and Play Structures</b>					
Ladders to diving boards – Closed					
All play structures – Closed					
<b>Chemical Storage Areas</b>					
Chemicals stored properly					
Doors labeled properly					
Signs legible and in good condition					
Doors locked					
No suspicious odors					
<b>Other Areas of Concern</b>					
Pavements for walkways and parking lots are free of damage and/or deterioration that could lead to accidents resulting in an injury					
Lighting fixtures along walkways and in parking lots are operable					
Building exits are free of debris, permitting easy access and egress					
Fences and gates surrounding the facility are in safe and working order					
Entrances to the pool area can be locked to prevent access during non-operating hours					
<b>Emergency Plans</b>					
Facility Emergency Action Plan					
Facility Weather Action Plan					
Emergency equipment is readily accessible					
LSC Incident Report Form Available					
LSC Incident Report Form Has Been Completed and Filed					

A signature is required of one of the following:

Facility or Meet Director \_\_\_\_\_ Date \_\_\_\_\_

Referee \_\_\_\_\_ Date \_\_\_\_\_

Designated Safety Officer \_\_\_\_\_ Date \_\_\_\_\_

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**SECTION 7c. POOL-SPECIFIC FIRST AID KIT**

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A well-stocked first-aid kit, kept in easy reach, is a necessity in every facility. It is not difficult to put together a good first aid kit if you use a step by step approach. The items will fit into several categories (see below). You don't need a fancy container for your first-aid items – just make sure you will be able to find what you need without tearing the whole thing apart. Also, build into your step by step approach, a plan to restock the first-aid kit on a regular basis.

When deciding which products to put in your kit, think about where and how it will be used and by whom. A first aid kit for outdoor facilities would contain materials for the care of sunburn for instance.

Protecting yourself first is very important so the first item in your kit will be latex or vinyl gloves.

**Artificial Respiration:** If the victim is not breathing and you are going to do Artificial Respiration, you will want to protect yourself with a shield or a mask with a one way valve.

**Bleeding Control:** Something to absorb blood and perhaps to apply pressure is needed. It may be necessary to pull edges of a cut together. This can be done with a suture kit or a needle and thread or more simply by using a strip that will stick well to skin.

**Cleansing and Disinfecting:** Most injuries will not require pads or pressure dressings but they all must be cleaned to prevent infection. You will need some gauze pads for use with antiseptics. To prevent infection an antibiotic ointment is used.

**Dressing the Wound:** Some wounds are bigger than a bandaid would cover, so you will have to make your own. There are several different kinds of dressings available and a variety of shapes and sizes to cover most wounds.

**Care of Burns:** A burn is your flesh cooking and the first step in treatment is to stop that process as quickly as possible. Once that is done, the burn can be assessed. Plunging the area into icy cold water or Cold Spray or an instant cold pack are some ways to do this.

**Strains and Sprains and Splinting:** There is a variety of strains and sprains and a variety of products to deal with them. Tongue depressors make great splints for fingers.

**Care of Eyes:** An eye flush should be available in case something gets in someone's eye.

**Miscellaneous Items:** Ice packs, scissors, tweezers, blanket, flashlight, etc. are ideas of extra items in a first-aid kit.

*See following page for items in first aid kit.....*

**Suggested items for a first-aid kit:**

- first-aid manual
- sterile gauze (pads and roller)
- tape (adhesive, paper, plastic, etc.)
- adhesive bandages in several sizes
- elastic bandage
- butterfly bandages
- antiseptic wipes
- antibiotic cream
- antiseptic solution
- disposable instant ice packs
- plastic gloves
- mouthpiece for administering CPR
- blanket
- glucose tube
- tweezers
- scissors
- eye wash
- triangular bandage
- burn spray
- flashlight

## CHAPTER 8: OPEN WATER

### SECTION 8a. When You Train In The Lake Don't Miss The Boat

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*by Rick Walker, Open Water National Team Coach*

As more and more clubs, coaches and athletes are becoming aware of the benefits that Open Water training can provide, it is important that they also understand the hazards involved. As the Open Water season begins USA Swimming would like to inform you of certain precautions that should not be overlooked while training. Please read the following suggestions and have a great summer of training out of the pool so you can swim faster in the pool.

As a coach, you must first identify the factors that you will be dealing with so you will eliminate unforeseen risks. The known factors which are sometimes overlooked are: age, experience, physical ability, and athlete to supervisor ratio. It is important to understand that your athletes might be able to handle the distance going out, but may struggle coming back. If you are ill-prepared, you could find yourself and your athletes in trouble. Please make sure that you also have enough escort craft with you in a large group. If you have to stop for one athlete the other athletes will then be unattended. Should they need assistance they will be essentially alone. Keep in mind that going from yards to meters can be difficult because there are less walls, open water swimming has no turns and no lane ropes to hang onto. Make sure your athletes are prepared and know what to do when in trouble.

There are certain environmental factors that should be considered. As the Red Cross has always taught us never to dive into water which you can not see the bottom, so to should you never do an open water session without considering these factors: wind velocity, water and air temperature, dangerous marine life, cleanliness of water, visibility, water depth and currents, weather conditions, and floating object dangers. How many stories have we heard of being in a boat in the middle of a lake and a storm just blew up out of nowhere? This is one of the most dangerous of situations that can happen. If you are training near shore for most of your session you can avoid most of this risk. However, if you are swimming out and back, then please be aware of your weather conditions and swim back at the first sign of foul weather. When swimming in clear water, winds can often times kick up bottom soils and make things unclear. If you don't know what you're swimming in this can sometimes become a danger. The coach should have signals that will indicate to the swimmer when they need to look up or stop. This way the coach can stop an athlete before they run into a floating object or another boat.

While USA Swimming requires its coaches to know how to deal with aquatic dangers; the open water coach, whether they are heavily into it or not, should be aware of the risks and know how to respond to dangerous situations. Please read up on hypothermia, hydration, and deep water rescue. Knowing these safety measures will help to ensure your athletes safety. Under no uncertain terms should a group of swimmers be left unescorted. Know your craft and make sure you can handle emergency situations. If you are using a motor craft be sure to keep your distance, let no athlete swim from behind the craft, and always know where your athletes are during the swim. Open Water swimming is a great alternative to the boredom of training in the pool. It can literally bring back the enthusiasm of a program. Studies have shown that swimmers who have trained in open water show a higher level of aerobic conditioning and enter into aerobic energy systems quicker than a majority of the pool only swimmers. We have also seen tremendous positive crossover when swimmers return to the pool. Many clubs, colleges and universities use this as part of their pre-season and season preparation. USA Swimming wants to make sure you do it safe so you can keep on doing it. Don't let these guidelines scare you, let them prepare you. When swimming in open water you prepare accordingly. Have a great season and don't miss the boat!

**CHAPTER 9: MISCELLANEOUS/FORMS****SECTION 9a. BLOOD BORNE PATHOGENS**

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Aggressive treatment of open wounds or skin lesions should be followed. In particular, whenever a swimmer or any other person suffers a laceration or wound where oozing or bleeding occurs, the competition will be stopped at the earliest possible time and the swimmer or person should leave the pool or area and be given appropriate medical treatment. When it is deemed necessary by the meet referee (or his or her appointed person) a swimmer or any other person at a USA Swimming meet may be disqualified from further competition if bleeding or oozing cannot be controlled or wound covered appropriately.

**SECTION 9b. MISCELLANEOUS**

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**Resources for Risk Management Meetings:**

- USA Swimming Headquarters is there to support you and supply you with other information that can assist in planning and presentation. Call 719/866-4578 and ask for Member Services.
- Your local American Red Cross office is an excellent resource on many of these topics.
- Your own team is a source of information: coaches, parents involved in health and safety fields, or legal fields can help plan meetings.
- Community resources such as the pool staff, fire departments, medical, legal and risk management professionals are excellent resources.

**SECTION 9c. RESOURCE LIST**

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**National Agencies:****American Red Cross National Headquarters**

Health and Safety Services  
8111 Gatehouse Road  
Falls Church, VA 22042  
Website: <http://www.redcross.org>

**OSHA (Occupational Safety & Health Administration)**

(Domestic Only)  
U.S. Department of Labor  
Occupational Safety & Health Administration  
200 Constitution Avenue, N.W.  
Washington, D.C. 20210  
Website: <http://www.osha.gov>

**USA Swimming Member Services Staff**

1 Olympic Plaza  
Colorado Springs, CO 80909  
Website: <http://www.usaswimming.org>  
Phone: (719) 866-4578

*Staff Contacts:*

*Safety Education Committee Staff Liaison – Carol Burch*

*Coaches Safety Education Certification Requirements -- Cathy Durance*

*Insurance/Risk Management Program Manager – Mary Illich*

**Risk Management Services, Inc. (*Insurance/Risk Management*)**

Post Office Box 32712  
Phoenix, AZ 85064-2712  
Phone: (800) 777-4930 (Sandi Blumit x12 or Eric Peterson x11)  
E-mail: [sblumit@theriskpeople.com](mailto:sblumit@theriskpeople.com) or [epeterson@theriskpeople.com](mailto:epeterson@theriskpeople.com)

**USA Swimming Safety Education Committee**

Allan Meier, Chair  
E-mail: [allan.meier214@gmail.com](mailto:allan.meier214@gmail.com)

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**SECTION 9d. FORMS**

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**REPORT OF OCCURRENCE FORMS**

How do USA Swimming and Risk Management Services, Inc. find out when an accident occurs? The Report of Occurrence form, supplied to all club and non-athlete members in annual membership mailings, is used for this purpose. Reporting all incidents, no matter how minor, is important to inform both USA Swimming and its insurer of accidents and potential claims.

As stated in the USA Swimming Insurance Summary, a Report of Occurrence form must be completed any time an accident occurs at a USA Swimming function, whether or not it involves a USA Swimming member. This form must be filled out and submitted regardless of how minor the accident may appear. Injuries involving spectators should also be reported. The form should be completed by the meet director/referee or club personnel responsible at the time of the incident; the parents of the injured athletes should not be asked to complete the report form.

Copies of the report should be sent to the following:

USA Swimming  
Attn: Risk Management  
1 Olympic Plaza  
Colorado Springs, CO 80909  
Fax: 719/866-4050

Risk Management Services, Inc.    Local LSC Safety Chair  
P.O. Box 32712  
Phoenix, AZ 85064-2712  
Fax: 602/274-9138

Once the report is received at USA Swimming National Headquarters, information about the incident is entered into the USA Swimming database for future safety education and insurance references. When a Report of Occurrence form is received, membership status is verified. If the participant is a USA Swimming registered athlete, information about the Excess Accident Medical Insurance policy and claim forms are sent to the injured party's family. In the case of a non-athlete member, claim forms are sent to the injured party. As a reminder, this is an excess accident medical policy. This program is secondary to other primary insurance in place through the member's employment, school or family. The deductible is the greater of the total of other collectible benefits from primary insurance sources applicable to the injury or \$100 of medical expense where there is no primary insurance.

The Report of Occurrence form helps Risk Management Services, Inc. to identify potential claims or liability situations. If the accident is of a serious nature, USA Swimming National Headquarters confers with Risk Management Services, Inc. and an investigation of the incident is initiated.

A copy of the report of occurrence form is attached. The form is also found on the website at: [usaswimming.org](http://usaswimming.org) then click on "Swim Clubs" and then click "Insurance/Risk Management."

USA SWIMMING - Report of Occurrence

(Circle one) Personal Injury/Property Damage

(Please Print Clearly)

Date of Incident: \_\_\_\_\_ Time of Incident: \_\_\_\_\_ LSC: \_\_\_\_\_ Name of Club: \_\_\_\_\_

Injured:  Athlete  Coach  Official  Member/other: \_\_\_\_\_  Guest/Spectator  Other: \_\_\_\_\_

Name (Legal): \_\_\_\_\_ USA Swimming ID#: \_\_\_\_\_

Address: \_\_\_\_\_ City/State/Zip: \_\_\_\_\_

Date of Birth: \_\_\_\_\_ Age: \_\_\_\_\_ Sex:  M  F Phone: (\_\_\_\_) \_\_\_\_\_

Where did the incident occur?:  In Water  Deck  On Blocks  Locker Room  Bleachers  Hallway  Stairs

Gym  Outside Venue (List) \_\_\_\_\_  Other \_\_\_\_\_

Activity:  Meet/Competition  Meet/Warm-up  Meet/Warm down

Practice/Water  Practice/Dry-land  Other: \_\_\_\_\_

Facility Name: \_\_\_\_\_ City/State: \_\_\_\_\_

Facility Type:  Indoor  Outdoor

Describe the incident: \_\_\_\_\_

\_\_\_\_\_

Affected Body Part (Specify R or L):  Head/Neck  Leg/Foot  Ears/Nose/Mouth/Teeth  Hand/Arm  Knees

Shoulder  Torso  Internal  Other: \_\_\_\_\_

Describe the Injury: \_\_\_\_\_

On Site Care Given by:  Coach  Parent  EMT/Paramedic  Facility Staff: \_\_\_\_\_

*name of person giving care*

Care Given on Site:  Ice  Immobilized  Bandage  Cleaned  Other: \_\_\_\_\_

Care Refused by Injured:  Yes  No

If yes, Signature of Injured or of Guardian/Parents if under 18 yrs of age: \_\_\_\_\_

Parent/Guardian notified:  No  Yes Comment? \_\_\_\_\_

Taken to Clinic/Hospital:  No  Yes If yes, location: \_\_\_\_\_

Please include names and phone numbers of two (2) witnesses: (If others, list on reverse)

Name \_\_\_\_\_ Address \_\_\_\_\_ Phone (\_\_\_\_) \_\_\_\_\_

Name \_\_\_\_\_ Address \_\_\_\_\_ Phone (\_\_\_\_) \_\_\_\_\_

Activity Supervisor: \_\_\_\_\_ (\_\_\_\_) \_\_\_\_\_ (\_\_\_\_) \_\_\_\_\_  
*Please print Daytime Phone Evening Phone*

Report Submitted By: \_\_\_\_\_ (\_\_\_\_) \_\_\_\_\_ (\_\_\_\_) \_\_\_\_\_  
*Please print Daytime Phone Evening Phone*

Date Report was submitted: \_\_\_\_\_

Club Personnel/Club Safety Coordinator is responsible for returning completed form immediately following incident to:

USA Swimming and: Risk Management Services, Inc. and: LSC Safety Chairman

Risk Management Department P. O. Box 32712

1 Olympic Plaza Phoenix, AZ 85064-2712

Colorado Springs, CO 80909 FAX: (602) 274-9138

FAX: (719) 866-4050

Please attach any additional reports (facility reports, newspaper articles, witness statements).

# USA Swimming 2012 Insurance Summary

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**USA Swimming**  
1 Olympic Plaza  
Colorado Springs, CO 80909-5770  
Phone: 719/866-4578  
FAX: 719/866-4050

**The following is a narrative summary of coverage provided by the various policies and is not intended to change, modify or negate any policy terms, provisions, conditions and/or exclusions.**

## Membership Protection

USA Swimming's policy for membership protection is:

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

To implement this policy, USA Swimming has adopted two major programs:

- Excess Accident Medical Protection
- General Liability Insurance

These two programs are intended to provide reasonable protection for USA Swimming athletes, non-athlete members and clubs.

### EXCESS ACCIDENT MEDICAL INSURANCE DESCRIPTION OF COVERAGE

<b>Carrier:</b>	Mutual of Omaha Insurance Company
<b>Policy Number:</b>	T5MP-SP-35054
<b>Policy Term of Coverage:</b>	January 1, 2012 to January 1, 2013
<b>Insureds:</b>	Members of USA Swimming

**When Coverage Starts:** Coverage is a benefit of membership in USA Swimming and begins upon receipt of the completed membership application form with appropriate fee and acceptance by the LSC Registration/Membership Chair or its designee.

**When Coverage Is In Effect:** USA Swimming members are covered while participating in a USA Swimming supervised, sponsored, sanctioned or approved event including:

- Competitions and meets;
- Organized practice sessions;
- Approved social and fund raising activities;
- Travel to and from competitions, meets, events, organized practice sessions, approved social and fundraising activities at the direction of a coach or club board of directors;
- OVC events for USA Swimming Officials only

#### **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 \$25,000.00. Benefits must be Medically Necessary and shall not exceed the Usual and Customary charges in the geographic area where treatment is performed. Only covered Medical Expenses incurred by the Insured within 52 weeks from the date of the accident are covered.

#### **Benefits:**

- \$25,000.00 maximum per occurrence for Accident Medical Expenses. Eligible Medical Expenses are: (a) Treatment by a Legally Qualified Physician; (b) Care or services from a Hospital or Ambulatory Surgical Center; (c) Services from a registered graduate nurse (RN or LPN) not related to the Insured by blood or marriage; (d) Professional ambulance service; (e) Orthopedic appliances; (f) Injuries to sound and natural teeth.
- **\$1,000.00 maximum per occurrence for Chiropractic or Physical Therapy treatment/expenses**

#### **Deductible/Excess:**

This program is excess to any other insurance in place through the member's employment, school or family. Benefits for Medical Expense will be paid only for such expense which is not recoverable from any other insurance policy, service contract or workers' compensation. The deductible amount is the total of all other collectible benefits from primary insurance sources applicable to the Injury or \$100.00 of medical expenses when there is no primary insurance available.

**Exclusions and Limitations:**

No coverage is provided for: (a) suicide while sane or intentionally self-inflicted injury while sane; (b) Injuries caused by an act of declared or undeclared war; (c) Injuries received while in the armed service (upon notice to us of entry into an armed service, the pro rata premium will be refunded); (d) Injuries received while acting as a pilot or crew member; (e) Injuries resulting from air travel, except while as a passenger for transportation only; (f) Injuries resulting from the Insured's engagement in or attempt to commit a felony or being engaged in an illegal occupation; (g) Injuries received while under the influence of any controlled substance, unless administered on the advice of a Legally Qualified Physician; (h) Injuries received while Intoxicated; (I) Injuries sustained while traveling, except as specifically provided; (j) the cost of eyeglasses, contact lenses or examinations for either; (k) the cost of dental treatment, except as specifically provided for Injuries to sound, natural teeth; (l) injuries covered by workers' compensation or employer's liability laws; or (m) any health related expenses; and (n) Elite Athletes.

**How to File a Claim:**

Claim forms are sent to the injured party upon USA Swimming National Headquarters receipt of a completed **Report of Occurrence** form and verification of the injured party's USA Swimming membership. All bills must first be submitted to any group hospital/medical and/or HMO coverage for which the member is eligible. Copies of any Explanation of Benefits (paid or denied) documents from an individual or group hospital/medical and/or HMO coverage must accompany all bills.

**Completed claim forms should be submitted to Mutual of Omaha – Special Risk Services as directed on the claim form.** Additional claim forms may be obtained by contacting USA Swimming National Headquarters.

**This description of coverage summarizes the provisions of the Mutual of Omaha Insurance Company policy issued to USA Swimming. Should there be any discrepancy between the policy and this description, policy provisions will prevail.**

**LIABILITY INSURANCE PROGRAM**

**A. General Liability**

*Insurance Company:* Lexington Insurance Company  
*Policy Number:* 839-6547  
*Policy Term:* January 1, 2012 to January 1, 2013  
12:01 a.m. Mountain Standard Time

*Who is Insured:*

- **Named Insureds**
  - o USA Swimming, Inc. dba USA Swimming
  - o USA Swimming Local Swimming Committees
  - o USA Swimming Foundation
- **Other Insureds - Clubs or Group Members but only as respects liability arising from insured activities:**  
USA Swimming, Inc. member clubs, in which all athletes or participants and coaches are members of USA Swimming, Inc., group members and "member coaches" as insureds solely as respects to "bodily injury" and "property damage" arising from "insured activities."

*Coverage & Limits:*

<b>Coverages</b>	<b>Limits of Liability</b>
<b>Bodily Injury and Property Damage Combined</b>	<b>\$1,000,000 Each Occurrence *</b>
<b>Bodily Injury and Property Damage Combined</b>	<b>\$2,000,000 Annual Aggregate *</b>
<b>Personal Injury and Advertising Injury</b>	<b>\$Excluded</b>
<b>Damage to Rented Premises</b>	<b>\$100,000 Each Location *</b>
<b>Annual General Aggregate</b>	<b>\$2,000,000 *</b>
<b>Employee Benefits Liability</b>	<b>\$1,000,000</b>

\*Claims and Defense Costs are included within and subject to the Limits of Liability."  
**Higher limits are available upon receipt of written proof said limits are required by a facility.**

Send to [dwilliams@theriskpeople.com](mailto:dwilliams@theriskpeople.com) at Risk Management Services, Inc.

***Exclusions-OTHER INSUREDS ONLY: (The following list is not inclusive)***

This insurance does not apply to bodily injury and/or property damage, claims or suits arising out of or related to:

- The use of a diving board or diving platform regardless of when it occurs, how it occurs and/or whether it is related to **Insured Activities**. This exclusion does not apply to starting platforms as described by the technical rules of United States Swimming, Inc. in effect on the date of the **occurrence**.
- Racing starts in a water depth less than the minimum required in the USA Swimming Inc. (dba USA Swimming) Technical Rules or by any municipal, local, or state ordinance, regulation, code, or statute in effect at the date of the occurrence.
- Sexual Abuse or sexual misconduct of any kind, including but not limited to any suits or claims for sexual molestation, sexual involvement, sexual conduct, sexual contact, sexual harassment, regardless of consent, and/or age, of the person.
- Any occurrence arising out of or related to any sporting activity other than swimming. This exclusion does not apply to dryland training activities and intra club water polo.
- The ownership, entrustment, maintenance, operation, use, loading or unloading of any **automobile** or **aircraft** owned or operated by or rented or loaned to any insured, or any other **automobile** or **aircraft** operated by any person in the course of his employment by any Insured.
- Any obligation for which the Insured or any carrier as his insurer may be held liable under any workers' compensation, unemployment compensation or disability benefits law, or under any similar law.
- Damage to property owned or occupied by or rented to the insured, property used by the insured, or property in the care, custody.
- Employment-related practices including but not limited to wrongful termination, discrimination or sexual harassment.
- Any intentional acts.
- Personal Injury & Advertising Injury.

**This description of coverage summarizes the provisions of the Lexington Insurance Company policy issued to USA Swimming. Should there be any discrepancy between the policy and this description, policy provisions will prevail.**

***Insured Activities-OTHER INSUREDS ONLY: (Inclusive)***

The insurance afforded by this policy applies to any Other Insured for insured activities. Insured activities are defined as:

- Swimming meets that have been issued a written meet sanction or a meet approval;
- Swimming practices, dry-land activities and Learn-to-Swim programs where all swimmers are registered as athlete members of USA Swimming or USMS and which are conducted under the direct and active supervision of a USA Swimming member coach;
- United States Swimming, Inc. Swim-A-Thons®;
- Approved social events and approved fund raising activities;
- Swimming Tryouts;
- Office Premises;

**Meet sanction** is defined as a permit that has been issued by a **Local Swimming Committee** to a USA Swimming, Inc. group member to conduct a meet in conformance with all USA Swimming rules.

**Meet approval** is defined as a permit that has been issued by a **Local Swimming Committee** for meets conducted in conformance with USA Swimming rules in which both members and non-members compete.

**Member coach** is defined as a coach member of USA Swimming who has completed Safety Training, CPR and First Aid courses as well as completed a successful Background Check, and if applicable, Coaches Education as required by USA Swimming.

**Approved social events** and **approved fund raising activities** are events and activities that have been approved by Risk Management Services, Inc.

**Swimming Tryouts** are defined as swimming practices where Swimmer(s), who are not and who have never been members of USA Swimming, participate with a USA Swimming club or seasonal club, for a period not to exceed thirty consecutive days in any twelve month period, in order to determine the Swimmer(s) interest in registering as a member of USA Swimming.

**Dryland Training Activities** are defined as weight training, running, calisthenics, exercise machine training and any other activity for which as **Other Insured** has received approval from Risk Management Services, Inc.

*Certificates(requesting):*

- **Liability Certificates.** Verification of Coverage Certificates for clubs are automatically sent to each registered USA Swimming member club with the yearly club insurance packet. Additional certificates are available upon request from USA Swimming National Headquarters.
- **Additional Insured Endorsements and Certificates.** Additional Insured Certificates and Endorsements are available on the Internet, by going to the following website: [www.certificatesnow.com](http://www.certificatesnow.com). Instructions for issuing the certificates are attached (see page 11). The Additional Insured Endorsement Certificates **are not automatically renewed** each year. You may request Certificates be issued by Risk Management Services, Inc. at a cost of \$25.00 per certificate. EXCEPTION: If there are special requirements requested by the Additional Insured, please contact Risk Management Services, Inc. at 800-777-4930 x10 for assistance.

## **B. Sexual Misconduct**

*Insurance Company:* Lexington Insurance Company

*Policy Number:* 839-6548

*Policy Term:* January 1, 2012 to January 1, 2013  
12:01 a.m. Mountain Standard Time

*Who is insured:*

- **Named Insureds**
  - o USA Swimming, Inc. member clubs

*Coverage:*

Sexual Misconduct means:

1. Sexual molestation, sexual involvement, sexual conduct, sexual harassment regardless of consent of the person.
2. Inadequate, improper or otherwise deficient hiring, training, supervision or control of another resulting in the alleged sexual misconduct.

### **CLAIMS MADE POLICY**

Coverage is provided for claims made during the policy term. There is no coverage for any occurrence prior to the policy inception date, January 1, 2009.

**Exclusions:** (not inclusive)

This insurance does not apply to:

- Liability of any insured or person who actually participates in any act of "sexual misconduct".
- The cost of defense of, or the cost of paying any fines for, any insured or person resulting from actual or alleged violation of a criminal or penal statute.
- Liability of others assumed by any insured under any contract or agreement, either oral or in writing, unless specifically endorsed hereon.
- Any obligation for which any insured or any carrier may be held liable under any workers' compensation, unemployment compensation or disability benefits law, or under any similar law.
- "Bodily injury" as a result of "sexual misconduct", sickness, disease or death sustained by any of your "employees" or "volunteer workers" arising out of, and in the course of employment by you or within the scope of their duties for you. However, this exclusion does not apply to "volunteer workers" under the age of 18.

**Coverage & Limits:**

<b>Coverages</b>	<b>Limits of Liability</b>
<b>Each Insured Event:</b>	<b>\$100,000 *</b>
<b>Total Policy Period Limit:</b>	<b>\$500,000 *</b>

\*Claims and Defense Costs are included within and subject to the Limits of Liability.

**C. Reporting Requirements:** (All liability policies)

All claims or incidents must be reported immediately to the USA Swimming National Headquarters and Risk Management Services, Inc. To submit the USA Swimming Online Report of Occurrence Form go to this link on the website to complete the form: [www.usaswimming.org/ROO](http://www.usaswimming.org/ROO). You will receive a confirmation email along with the submitted data which you can save or forward as directed by your LSC.

If for technical reasons, you cannot submit the Online Report of Occurrence form, you may download a paper copy from the USA Swimming website on the Insurance/Risk Management web page. Go to Member Resources/Programs and Services/Insurance & Risk Management.

It is imperative that no person admits liability or responsibility or discusses any aspect of an incident with anyone other than an authorized claims representative of USA Swimming, law enforcement authorities or emergency medical personnel.

**D. Liability Provisions in Club Contracts:**

Almost every USA Swimming Member Club is a party to a contract with an owner of a swimming pool, public or private. Almost all USA Swimming Members, including LSCs and the national organization itself, will, at one time or another, enter into contracts for the use of a swimming venue for a meet or other authorized aquatic activity.

Such contracts will include standard language as to time of use, compensation, maintenance and the like.

Such contracts will also contain language with regard to the tort liability of both parties during the use of the facility. The owner will usually include indemnification and hold-harmless clauses for itself on liability for bodily injury and property damage resulting from the negligence of the USA Swimming Member, its officers, agents and employees.

It will be impossible to avoid such releases or waivers couched in general language. The owners, or their attorneys, may insist on this.

However, it is extremely important that the USA Swimming Member Club, LSC, etc., does not sign a contract containing language which indemnifies or exculpates (clears from alleged fault or guilt) the owner

from liability for damages resulting from the **sole negligence of the owner, or its agents and employees**. Such language may or may not be valid in your particular state. If it is, it is usually subject to strict interpretation.

If you are in doubt on this, consult an attorney in your own state and at the same time refer him/her to the General Counsel for USA Swimming.

If you see the following language, or anything similar to it, consult legal counsel at once before signing the agreement:

*Club (LSC) agrees to indemnify Owner against all liability loss, or other damage claims or obligations because of or arising out of personal injury or property damage, related to Club's (LSC) use and occupancy of the premises, including that caused by the negligence of the Owner or its agents or employees.*

## LIABILITY RELEASE AND INDEMNIFICATION FORM

I, the undersigned participant and parent, request voluntary participation for minor to participate in the \_\_\_\_\_ activity on \_\_\_\_\_ (date) which begins at \_\_\_\_\_ (time) and ends at \_\_\_\_\_ (time) sponsored by \_\_\_\_\_ all of which are hereinafter referred to as the "activity".

I consent to my/minor's participation in the activity and acknowledge that the minor and I fully understand my/minor's participation may involve risk of serious injury or death, including losses which may result not only from my/minor's own actions, inactions or negligence, but also from the actions, inactions, or negligence of others, the condition of the facilities, equipment, or areas where the event or activity is being conducted, and/or the rules of play of this type of event or activity. I understand that if I have any risk concerns, I should discuss the risks associated with my participation with the activity coordinators and event staff, before I sign this document and before the activity begins.

**Release – Minor's Rights:**

In consideration of allowing Minor Participant to participate in this USA Swimming event, I hereby release and hold harmless USA Swimming, members of its board of directors, and its officers, employees, members, volunteers, other participants, and agents (collectively, the "Released Parties"), of and from, and do discharge and waive, any and all claims, demands, losses, damages, and liabilities that Minor Participant may have or sustain with respect to any and all damage and/or injury, of any type, arising out of his or her participating in this USA Swimming event. I also agree that if any portion of this agreement is held to be invalid the balance, notwithstanding, shall continue in full force and effect.

\_\_\_\_\_  
(Print name of minor)

\_\_\_\_\_  
(Signature of minor) (Date)

**Release – Parents'/Guardians' Rights:**

In consideration of allowing Minor Participant to participate in this USA Swimming event, I hereby release and hold harmless the Released Parties, of and from, and do discharge and waive, any and all claims, demands, losses, damages, and liabilities that I may have or sustain with respect to any and all damage and/or injury, of any type, arising from Minor Participant's participation in this USA Swimming event. I also agree that if any portion of this agreement is held to be invalid the balance, notwithstanding, shall continue in full force and effect.

I certify that my/minor is in good health and have no physical condition that would prevent participation in this activity. Furthermore, I agree to use my/minor's personal medical insurance as a primary medical coverage payment if accident or injury occurs. I consent to emergency medical treatment in the event such care is required.

\_\_\_\_\_  
(Print name of Parent/Guardian)

\_\_\_\_\_  
(Signature of parent) (Date)

**Indemnification by Parent/Guardian:**

The undersigned parent/guardian further agrees to indemnify, save and hold harmless the Released Parties from any and all claims, demands, losses, damages and liabilities for indemnities, contribution or otherwise with respect to any damage and/or injury, of any type, arising from Minor Participant's participation in this USA Swimming event.

\_\_\_\_\_  
(Print name of Parent/Guardian)

\_\_\_\_\_  
(Signature of parent) (Date)

Send completed Liability Medical Release form to:  
Risk Management Services, Inc.  
P.O. Box 32712  
Phoenix, AZ 85064-2712  
or Fax to: (602) 274-9138



# ***Certificates Online***

## ***Proof of Insurance for USA Swimming Member Clubs***

A club's facility or pool might ask you to add them as "Additional Insured" to your policy. You are **responsible for processing these requests yourself** directly over the Internet 24 hours a day, 7 days a week. Please call 1-800-777-4930 x10 or x13 with any questions or for assistance. **Please note there is a \$25.00 charge for any certificates processed by Risk Management Services, Inc.**

**As of 1/1/2011, USA Swimming will provide reduced limits of coverage for its member clubs. The limits were \$2,000,000 Occurrence/\$4,000,000 General Aggregate. The new limits are \$1,000,000 Occurrence/\$2,000,000 General Aggregate. If your facility requires limits greater than the \$1,000,000/\$2,000,000, please email written proof of the requirement from the facility to Risk Management Services, Inc. The proof should be emailed to either one of the following individuals via email – Kim Tate, [ktate@theriskpeople.com](mailto:ktate@theriskpeople.com), or Debbie Williams, [dwilliams@theriskpeople.com](mailto:dwilliams@theriskpeople.com). Upon receipt of the written proof, we will issue the certificate(s) requested with the appropriate limits up to \$5,000,000 per occurrence.**

### **To get started:**

1. Go to [www.certificatesnow.com](http://www.certificatesnow.com).
2. Enter YOUR CLUB'S User ID & Password in CAPITAL LETTERS: (*this will be your 2 digit LSC code and 4 digit Club code and are found in your USA Swimming membership renewal pack*) Example: see below....

**USER ID:** Example: CO-XXXX (all caps)

**PASSWORD:** SWIM (DO NOT CHANGE THIS PASSWORD)

3. Click on "Deliver Certificates" in the middle of your screen.
4. Select the "2012 USA Swimming Member Club Certificate" and hit **Continue**.

*Do not add your own swim club name or any individual person as recipient.*

*It has to be the facility or facility owner that asked you for this Certificate and you always need the facility or facility owner's address, no matter which delivery method you choose.*

5. Now you can either:
  - a) Select a **Recipient (Certificate Holder)** and hit "Continue". Add New Recipient if non showing.
  - b) Change a **Recipient (Certificate Holder)** by clicking on the blue name. The field will open and you can edit the information. Make sure to **save** the information, **select** the Holder and hit "Continue"
  - d) Add a new **Recipient (Certificate Holder)**. Click on "New Recipient", a window opens. Enter **Name, Address, City, State, ZIP, Country** of the location that asked you for this Certificate.

**Next** choose a delivery method. You have the option to e-mail, fax, US-Mail, or save only. Depending on the method you choose you need to enter the information in the appropriate field. e.g., if you choose e-mail you will need to enter the e-mail address.

Click "Save", Select the Recipient and hit "Continue"

6. Review Information and hit continue.
7. Review Delivery Method and hit continue.
8. This is the last screen. ➡ For a copy of the Certificates for your files, Check  to send yourself an e-mail of this certificate. A copy will be sent to the main e-mail address that is registered with USA Swimming.
9. Hit "Deliver Now" and **You're done...**

You will be directed back to the beginning; this means that your certificate was sent out. The system may take up to 48 hours to deliver the certificate so plan ahead to allow for this delivery time.



# ***Insurance Coverages***

***"Frequently Asked Questions"***

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# USA Swimming Insurance Programs

## What Coverages Do I Have?

One of the most frequently asked questions by USA Swimming members is, "What coverages do I have under the USA Swimming Insurance Programs?" Hopefully, the following will clarify the matter of coverages provided for the various types of membership.

### What Is Covered

**General Liability Insurance-** Provides coverage for **claims alleging** bodily injury and property damage occurring during an "Insured Activity."

**THIS COVERAGE IS EXCESS TO ANY OTHER LIABILITY INSURANCE THAT MAY BE AVAILABLE TO ANY INSURED.**

A. (1) **Named Insured** includes USA Swimming and USA Swimming Local Swimming Committees. (2) **Other Insured(s)** include USA Swimming member clubs whose athletes or participants and coaches are members of USA Swimming; members and volunteers of USA Swimming while acting at the direction of and within the scope of their duties for a **Named Insured** for "Insured Activities."

B. **Insured Activities** include USA Swimming sanctioned or approved meets, practices, tryouts, dryland training, USA Swimming contracted Swim-a-thons<sup>®</sup>, approved social and fund raising activities.

C. Definitions:

"**Bodily Injury** means bodily injury, sickness, or disease sustained by any person which occurs during the policy period, including death at any time resulting therefrom."

"**Property Damage** means physical injury to tangible property not owned by the insured including all resulting loss of use of that property."

### What Is Not Covered (Limited Listing)

- ♦ Sexual Misconduct
  - ♦ **Personal Injury-Other Insured(s)**
  - ♦ Intentional Acts
  - ♦ Diving from other than USA Swimming regulation starting platforms
  - ♦ Automobile Liability
  - ♦ Workers Compensation
  - ♦ Directors & Officers Liability (wrongful acts/decisions not resulting in bodily Injury or property damage)
  - ♦ Crime (employee or volunteer dishonesty)
  - ♦ Employment/Employer related activities
- (Refer to policy for complete listing of limitations and exclusions.)*

**Sexual Misconduct Coverage** is provided, under a separate policy with a limit of \$100,000 per occurrence, for member clubs.

**Excess Accident Medical/Dental Coverage** is provided for all USA Swimming members for insured activities including travel to and from practice, meets, etc., if at the direction of the club coach or member of the club's Board of Directors.

**Coverage that members should consider purchasing to supplement the coverage provided by the USA Swimming Program:**

**Coach Members**

- Workers Compensation
- Health Insurance
- Disability Insurance
- Automobile Liability

**Non-Athlete Members**

- Automobile Liability

**Athlete Members**

- Automobile Liability

**Local Member Clubs**

Same as recommended for coach members plus Directors & Officers Liability, Employment Practices Liability, Property Insurance if they have an office or own equipment, General Liability for offices and lesson programs or activities involving participants who are not members of USA Swimming.

Most of the coverage not provided by the USA Swimming program may be purchased from Risk Management Services, Inc. or a local agent.

## Dryland Training – An Insured Activity

The USA Swimming insurance program does cover most dryland training activities. Dryland training may include general fitness types of exercises, such as calisthenics, weight training, running and biking, as long as the activity is under the direct supervision (direct line of sight) of a USA Swimming member coach. It can incorporate specialized equipment, such as surgical tubing, paddles, and the swim bench. **Running and biking are restricted to off road training only unless a specific event is granted approval by Risk Management Services, Inc.**

### Is dryland training considered an insured activity under the USA Swimming Insurance program?

Article 502.6.4 of the 2012 USA Swimming rulebook states that "Anyone who coaches athletes at a USA Swimming practice or competition must be a coach member of USA Swimming and must have satisfactorily completed safety training and background screening required by USA Swimming."

Coaching by any other person who is not a registered coach member, including USA Swimming athlete members is not permitted.

There is now an exception for individuals who are not doing any coaching in the water but who are only providing dry land training activities. In those instances, if the person and the club for whom the individual is providing services want the benefit of USA Swimming's insurance coverage, then he or she must become a non-athlete member of USA Swimming and also complete USA Swimming's background screening. The insurance company is not requiring that the individual become a registered coach member because the person (is not coaching athletes at swim meets or practices but) is only doing dry land training.

### What types of dryland training activities are not insured?

The USA Swimming insurance program does not provide coverage for participation in biathlons or triathlons, or similar types of activities. Why? The USA Swimming coach has no way of actively supervising a group of athletes who will, by necessity, spread throughout the field and may become mixed in with other competitors.

## Fundraising and Social Activities

Did you know your club has coverage for **approved** fundraisers or social activities. Each fundraising or social activity is judged individually for approval. The following are examples of typical activities that would be approved:

### Socials:

1. USA Swimming member club is having an outing at a water park.

### Fundraisers:

1. USA Swimming member club is selling hot dogs and soft drinks at a fair booth to raise funds.

*cont'd...Fundraising...*

2. USA Swimming member club has a yard sale at the local flea market.

Activities that would **not** be considered "approved" would be, white water rafting; triathlons; ongoing bingo games; lesson programs for non USA Swimming members.

Club coaches and administrators should use common sense when considering a social or fund raising activity. "Is this an activity that I would consider normal to our operation? Does it present an unusual or unacceptable risk to our swimmers? To our chaperones?"

Approved social and fund raising events are activities which have received prior approval from Risk Management Services, Inc. Call (800) 777-4930.

## Tryout Issues

The USA Swimming Insurance Program provides **General Liability** coverage for the club, coaches and USA Swimming members when a non USA Swimming member is swimming with a club during a tryout period. However, coverage is only valid if: (a) all the coaches on deck are USA Swimming members and; (b) the tryout period is limited to 30 consecutive days within a twelve month period for any one individual and clinics sponsored by a USA Swimming entity (such as LSC or USA Swimming club). **Tryout period only applies to individuals who have never been members of USA Swimming previously.**

**Note:** The non member is not provided any coverage under the USA Swimming program. If said individual was injured or caused an injury, he/she would have to look to his/her family medical and/or family liability insurance.

## USA Swimming Insurance Coverage for the Club

**Question:** What must a club do to have the benefit of USA Swimming's insurance coverage?

**Answer:** A club's USA Swimming insurance coverage is in effect when all three of the following conditions are met:

1. The club is a member in good standing of USA Swimming.
2. All participants swimming for the club are athlete members of USA Swimming (*exception: Tryouts*)
3. All coaches, whether they are full-time or part-time, are coach members of USA Swimming with current certifications, education and background checks as required by USA Swimming.

If all three of these conditions are met, the USA Swimming club has the benefit of USA Swimming's liability coverage for insured activities.

## **Assisting a Coach**

The USA Swimming rulebook states that "Anyone who coaches athletes at a USA Swimming practice or competition must be a coach member of USA Swimming and must have satisfactorily completed safety training and background screening required by USA Swimming."

Coaching by any other person who is not a registered coach member, including USA Swimming athlete members is not permitted.

In order for someone other than a coach member to assist with coaching activities, that person must be under the "direct supervision" of the USA Swimming coach and must be a USA Swimming member (i.e. athlete or non-athlete, non-coach member). This would mean the coach must be on deck at all times and must be directly involved in whatever activity with which the non-coach member is assisting. For instance, an athlete could demonstrate strokes to younger swimmers and the athlete would not have to be a coach member in that instance. However, a good example of what is not allowed would be an athlete who is working with a group of swimmers while the coach is working separately with a second group of swimmers. This would not be classified as "direct supervision" and the athlete would have to be a coach member in order to work with the separate group.

## **Children on Deck**

Children, for safety reasons, should not be on deck. Most places of employment will not allow you to take your child to work, why would a swim coach think they should be able to do so? Professionalism on the part of a coach includes insuring that the athlete members will be recipients of the coach's undivided attention. Obviously, this is impossible if a coach's child is running around on deck. This also applies to team members who are not participating in the meet.

For USA Swimming insurance to be in effect for the coach and the club (including its board members), the coach must maintain direct line of sight and supervision AT ALL TIMES. Having a child running around a pool deck certainly discourages direct line of sight and supervision. If there is any type of accident and the injured athlete's parents sue, there will be an investigation. If the insurance company finds out that the coach's child was on deck and possibly interfered with the coach's ability to run a safe practice (or safe meet), then the coach might not be covered by the insurance. If it is further determined that the club's board knew that the coach brought the child onto the pool deck on a regular basis, the entire board could be denied coverage as well. If the athlete wins the lawsuit, it could mean the coach and the club's own, as well as its board members', personal assets could be at stake. By the coach allowing the child (or infant in some instances) on deck at ANY time seriously jeopardizes the safety of the athlete and, potentially, the assets of the coach, club and board members.

## **USA Swimming Coach Members and Insurance**

Coach membership requires completion of Safety Training, CPR and First Aid Courses as well as completion of a successful background screen, Athlete Protection Test and, if applicable, coaches education requirement. Failure by a coach member to keep the required certifications current results in no liability coverage for the coach or potentially for the club.

## **“Unattached” Coaches and Insurance**

Occasionally a current coach member, not attached to a USA Swimming club, who is coaching member athletes will ask, “Will I have the benefit of USA Swimming’s insurance coverage? Can I provide the facility an insurance certificate as proof that I am covered?” USA Swimming’s insurance coverage is a benefit of membership and both the USA Swimming coach and the member athletes would be covered under USA Swimming’s General Liability insurance. However, insurance certificates are only issued on behalf of a USA Swimming member club. Therefore, the coach would be unable to get an insurance certificate on behalf of himself/herself (the individual) nor would the coach be able to request an Additional Insured Endorsement for the facility.

## **Insurance Coverage for Independent Contractors or Vendors**

USA Swimming Headquarters has received questions regarding independent contractors that perform services on a fee for service basis, e.g. an individual or entity that provides dryland training programs. USA Swimming provides no insurance coverage for an individual or entity that provides services on a fee for service basis. The individual or entity should provide liability and property insurance for their business operations and should provide evidence of such insurance to the USA Swimming organization that is utilizing the services of the independent contractor. The fact that an individual is a member of USA Swimming does not alter the no insurance coverage situation.

Other examples of “independent contractor” exposure would be a swim coach who, during meets when he/she was not coaching, sells merchandise at the venue for his/her personal financial benefit or outside vendors who sell swimming apparel or food. Again, the USA Swimming insurance will not provide any insurance coverage for the swim coach for his/her business pursuits.

## **Membership and Insurance - The Link**

“Can we become a member club of USA Swimming if only a portion of our athletes or participants are members of USA Swimming? If so, does the club have insurance coverage in this situation?”

The Club may become a member, but there is no liability insurance if non-USA Swimming members are allowed to participate in USA Swimming activities other than tryouts. Non-member athlete participation is an insured activity only in a “tryouts” situation which is subject to certain time and supervisory conditions. In the event of a claim, the insurance company will verify that all in the water at the time the claim occurred were USA Swimming members and that all the coaches are USA Swimming members.

What about the situation where, because of duplicate coverage, the club does not care about USA Swimming insurance protection? Perhaps the club and its athletes are insured by a YMCA or municipality.

As a general rule of thumb: “When participating in a ‘USA Swimming insured activity’, a club must meet the definition of a USA Swimming member Club for insurance purposes.” Let’s look at an example involving a dual YMCA-USA Swimming club member.

*cont’d.....*

1. When the YMCA/USA Swimming member club swims in a USA Swimming sanctioned meet, all swimmers and all coaches must be USA Swimming members. The YMCA may have 100 swimmers, but when it goes to a USA Swimming sanctioned event with 75 of its swimmers, all coaches and all 75 swimmers must be USA Swimming members.
2. When swimming as a YMCA team in YMCA competition, there is no USA Swimming insurance coverage.
3. In a non-hosted "approved" meet, where all the team members are USA Swimming members, all coaches are USA Swimming members, the USA Swimming insurance is excess coverage to that provided by the "Y" or other non USA Swimming organization. If the USA Swimming team hosts the "approved" meet, the USA Swimming coverage will apply **subject to specific terms, conditions and exclusions.**

## Coverage for Summer Leagues

During the summer months many USA Swimming member clubs recruit new athletes who want to join the team for a four-month season only. Other USA Swimming clubs operate only during the three or four month summer season so this is their only opportunity to perform.

Insurance requirements for seasonal member clubs are the same as those for year-round teams. For a seasonal club to be covered by USA Swimming General Liability coverage, the following conditions must be met:

1. The club must be a USA Swimming member in good standing.
2. All coaches must be USA Swimming coach members.
3. All athletes must be USA Swimming members.

Frequently, year-round USA Swimming member clubs ask about holding a meet for a non-USA Swimming summer league. The club may wish to use the meet as a fundraiser and as a means to introduce new athletes to year-round competitive swimming. USA Swimming member clubs in this situation have three options for running the meet:

1. **Conduct as sanctioned meet.** This requires that all league swimmers purchase USA Swimming memberships, either year-round or seasonal.
2. **Conduct as an approved meet.** Have the summer league or USA Swimming club request an approval for the event. USA Swimming members participating in the meet are covered if USA Swimming coaches are supervising. Non USA Swimming members do not have the benefit of USA Swimming excess accident or liability insurance.
3. **Obtain insurance outside of the USA Swimming program.** If your club wants to run an event not covered by one of the above definitions, you may purchase separate event coverage for your particular situation.

If the USA Swimming member club wishes to participate in dual meets or championship meets that they are not hosting, both general liability and excess accident coverage is provided for this activity as long as all of the athletes are USA Swimming members and USA Swimming member coach accompanies them to the meet.

## Open Water Swimming

The same requirements apply for open water swimming practices and sanctioned meets as apply for pool practices and sanctioned meets.

**Practices** must be under the direct supervision of a USA Swimming coach or coaches and those in the water must be USA Swimming or USMS members, unless a tryout situation exists.

**Meets-Sanctioned.** All participants must be USA Swimming or USMS members. In order for insurance to be in place for both organizations, sanctions must be obtained from both organizations.

### Facilities

#### Where does the USA Swimming insurance begin/end versus the facility's insurance beginning/ending?

The USA Swimming program provides coverage for USA Swimming activities, primarily in the water activities. The program does not provide coverage for facility maintenance issues (i.e. over- chlorination, potholes on the premises, failure to salt icy walkways, etc). When a facility is added to the USA Swimming General Liability policy as an Additional Insured, coverage is provided for the facility for claims resulting from the USA Swimming entity's negligence. In other words, including a facility as Additional Insured on the USA Swimming policy does not include coverage for premises issues (sole negligence). We urge you to review the contracts you have with the facilities you use to be sure that you are not agreeing to provide coverage for premises/ maintenance claims. There is no coverage for these claims.

Example: Mary Smith, a non-member parent of USA Swimming, comes to watch her son, Bobby, swim at a practice. When she is leaving the pool area, she steps in a gopher hole breaking her ankle. A claim is submitted to USA Swimming and is denied. The facility is responsible for the maintenance of the area around the pool.

### Directors and Officers Liability Coverage

There appears to be confusion between what coverage USA Swimming provides for Directors & Officers of local member clubs under the General Liability insurance and what coverage is provided by Directors & Officers Liability insurance. (Directors and Officers is an optional coverage that may be purchased from a local agent or Risk Management Services, Inc.)

The Directors & Officers insurance provides coverage for wrongful acts or decisions not resulting in a bodily injury or property claim. e.g. wrongful termination of an employee; not filing a report of occurrence on a timely basis causing additional expense to a swimmer's family; mismanagement of investments; or disciplinary action against an athlete whose parents allege the action prevented the athlete from making a "Q" time or elite team.

## Hired, Non-Owned Auto Liability Explained

Did you know...There is **no** coverage provided under the USA Swimming insurance program for any type of automobile liability exposure.

The primary purpose of the USA Swimming insurance program is to "get the swimmers in the water while maintaining reasonable costs." Therefore, the coverage provided by the program centers around the water activities.

When a coach, parent, or swimmer provides transportation for others to a club function, any accidents and resulting claims would be the responsibility of owner and/or operator of the vehicle. (*see "Most Frequently Asked Questions" section regarding Team Traveling.*)

When a team is out of town for a meet or function and they rent a vehicle for transporting team members or others, the same situation would exist. The individual renting and/or operating will be the responsible party.

The only coverage provided for claims resulting from an automobile accident is the Excess Medical Accident coverage. The transportation must be authorized by a club coach or club official in order for the coverage to be valid.

There are three ways for a member club to address the automobile liability exposure. (1) To purchase a Hired and Non-Owned Automobile Liability policy from a local agent; or (2) To be sure that anyone providing transportation for others carry adequate limits of liability on their auto policy. (Discuss with your local agent); (3) To have athletes' parents transport only their own children.

## Report of Occurrence/Online Reporting

How are USA Swimming and Risk Management Services, Inc. notified when an accident occurs? The Online Report of Occurrence form, available on the USA Swimming website at this link: [www.usaswimming.org/ROO](http://www.usaswimming.org/ROO), is used for this purpose. Reporting all incidents, no matter how minor, is important to put both USA Swimming and its insurer on notice of accidents and potential claims.

A Report of Occurrence form should be submitted any time an injury occurs at a USA Swimming function, whether or not it involves a USA Swimming member. To summarize, injuries involving spectators should also be reported. The form should be filled out by a meet director or by any club personnel responsible at the time of the incident; the parents of the injured athlete should not be asked to complete the report form.

Once USA Swimming National Headquarters receives the report, information about the incident is entered into the USA Swimming database for future safety education and insurance references. When a Report of Occurrence form indicating an athlete or non-athlete participant is a USA Swimming registered athlete, information about the Excess Accident Medical Insurance Policy and claim forms are sent to the injured party('s) family. This program is excess to other primary insurance in place through the member's employment, school or family. The deductible is the greater of the total of other collectible benefits from primary insurance sources applicable to the injury or \$100 when there is no primary insurance.

*Cont'd Reporting.....*

\*If, through technical reasons, a form cannot be submitted online, a downloadable copy of the Report of Occurrence form can be found on the USA Swimming website by going to [www.usaswimming.org](http://www.usaswimming.org) and clicking on Member Resources/Programs & Services/Insurance & Risk Management. Copies of the completed report should be sent to the following:

USA Swimming  
Attn: Risk Management  
1 Olympic Plaza  
Colorado Springs, CO 80909  
Fax: (719) 866-4050  
<mailto:millich@usaswimming.org>

Risk Management Services, Inc.  
PO Box 32712  
Phoenix, AZ 85064-2712  
Fax: (602) 274-9138  
<mailto:sblumit@theriskpeople.com>

and to *your* LSC Safety Coordinator

**The Report of Occurrence forms keep Risk Management Services, Inc. informed of potential claims or liability situations. If the accident is of a serious nature, USA Swimming National Headquarters confers with Risk Management Services and an investigation of the incident is initiated.**

### **Worker's Compensation - Do We Need It?**

Worker's Compensation Insurance is the policy that pays for medical and rehabilitation expenses when an employee is injured on the job. The USA Swimming Insurance program does not provide any type of Worker's Compensation coverage for USA Swimming Clubs or their coaches.

In part, to avoid paying Worker's Compensation premiums or taxes, many USA Swimming Member Clubs consider their coaches to be "independent contractors" rather than employees. This strategy can backfire on the club, however, should a coach who is really an employee of the club become injured or disgruntled.

If a club is found to have "misclassified" a coach as an independent contractor, the club (and therefore its Board of Directors) may become liable for medical and rehabilitative expenses in case of an injury and substantial penalties for failure to pay premiums as required by law. In addition to Worker's Compensation implications, the IRS is closely monitoring independent contractor versus employee situations to ensure that taxes are being filed and paid as required. The relationship between the club and its coaches should be carefully examined to ensure the club is not in violation of state and federal law.

The following test, devised by the Social Security Administration, may be used to assist USA Swimming member clubs in determining whether their club's coach is an employee or independent contractor. This test is also by various Worker's Compensation administration agencies as well as the Internal Revenue Service.

#### **Factors that support employee status...**

- ◆ Does the employer have the power to hire or fire the individual?
- ◆ Does the employer furnish tools, equipment and a place to work?
- ◆ Does the employer train the individual in question?

*cont'd...*

- ◆ Is the individual required to follow the employer's instructions?
- ◆ Does the employer require the individual to personally perform the assigned work?
- ◆ Does the employer set the hours and conditions of work?
- ◆ Does the employer pay business and travel expense?
- ◆ Does the employer pay the individual by the hour, week or month?
- ◆ Does the individual have the authority to hire, supervise or pay an assistant?

**Factors that support independent contractor status...**

- ◆ Does the individual make a profit or suffer a loss as a result of this work?
- ◆ Does the individual agree to do a specific job and is that individual subject to penalty for failure to do so?
  
- ◆ Does the individual work for a number of different entities/people at the same time (e.g., high school coach, swim club coach, "Y" coach)?
- ◆ Does the individual advertise to the general public?
- ◆ Does the individual pay his own business expenses, provide his own equipment or allocate work space?

If the club answers "yes" to several of the first set of factor questions, the coach is likely to be an employee and should be accounted for as such. A local employment specialist or tax attorney can best advise the club.

Even if Worker's Compensation coverage is not required by the state due to a "minimum number of employees" clause or other condition, USA Swimming member clubs may wish to purchase it on behalf of their coaches. Consider how a coach might pay for employment-related injuries. Is he covered by another medical insurance program? If not, a Worker's Compensation policy may be in order even if it's not mandatory.

# **MOST FREQUENTLY ASKED QUESTIONS AND ANSWERS**

## **Automobile Liability Coverage**

**Question:** *Does a USA Swimming club have automobile liability coverage under the USA Swimming program?*

**Answer:** No. If a parent or coach uses their car to transport athletes or other club members to/from a practice or meet, the club has coverage under the car owner's policy. This is also true when the club rents a vehicle. Whoever signs for the rental vehicle is the individual whose insurance would respond for the club if an accident occurred and people in the vehicle were injured.

In the first example, the parent's or coach's insurance is the primary coverage. In the second example, the rental agency's insurance would be the primary coverage with the parent's/coach's insurance coming into play on an excess basis. Suggestion: Contact a local agent regarding the purchase of "Hired and Non-Owned Automobile Liability Insurance" for your club.

## **Team Traveling and Insurance Coverage**

**Question:** *My team is planning to travel to Hawaii for a very important swim meet. I would like to know what insurance coverage the team has while traveling, while at the meet, and while sightseeing under USA Swimming. Every member of our team is a USA member.*

**Answer:** Coverage is same no matter where/how far traveling. All participants must be USA Swimming members and coach or parent must be supervising. Parent volunteers are covered while in an official capacity with team. The travel itself is not covered. We do not provide any auto coverage at any time. Drivers of cars/vans would have to look to their own insurance company for coverage in event of an accident or the team can purchase the additional insurance when renting the car/van.

The general liability coverage and excess accident coverage is in effect for the USA Swimming members.

Sightseeing is covered. Please use common sense and caution.

Accidental damage to hotel/dorms may be insured by the liability insurance program.

## **Starting Block**

**Question:** *Does a USA Swimming club have liability coverage if they design and build their own starting blocks or make changes to existing blocks?*

**Answer:** Yes. The club may build or alter starting blocks to suit their needs. The blocks must comply with standards as stated in USA Swimming Rules and Regulations. The club is not covered for alterations performed on blocks for other clubs or facilities.

## **Supervision**

**Question:** *What level of supervision is required for the liability insurance to apply in the event of a claim?*

**Answer:** There must be direct supervision for in water or out of water activities for coverage to be in place. Direct supervision has been defined as meaning "line of sight" between the supervising coach and the athletes involved in the activities.

**Question:** *What if the coach is in the water swimming with the athletes?*

**Answer:** If the coach were in the water swimming, there is no way the athletes are under his/her "direct supervision or direct line of sight." Therefore the insurance would be void.

**THE SITUATION: An athlete has joined a USA Swimming club many miles away from where he lives.** The coach faxes/e-mails workouts to this swimmer.

**QUESTION:** *Does the swim club have an exposure if the member gets hurt while doing the prescribed workouts?*

**ANSWER:** Yes, the club would have an exposure if the club is aware that the coach is sending workouts to the swimmer. The swimmer would have NO liability coverage as he/she is not under the supervision (direct line of sight) of a USA Swimming member coach.

## **Non-Member**

**Question:** *What happens to my club's insurance if non USA Swimming members are in the water at the same time as USA Swimming members. e.g., at a USA Swimming practice?*

**Answer:** This is not an insured activity **unless:**

- a. There is a distinct lane separation (USA Swimming members are in lanes 1-3 and non USA Swimming members are in lanes 4-6). *One coach cannot supervise both groups at the same time.*
- b. An individual(s) is involved in a USA Swimming tryout.
- c. The non USA Swimming members are USMS members.

In order for the General Liability coverage to be in place for a USA Swimming Local Member Club, *see page 6 for the requirements.*

## **Parents Working Out Same Time as Team**

**Question:** *Some parents want to workout (laps) while their children are at swim team practice.*

**Answer:** Two different situations. If they want to swim with their kids in the same lanes while the kids are practicing, they have to join USA Swimming as an athlete member. If they are swimming in separate lanes and are not being coached by the USA Swimming club coach, they don't have to join. However, this activity is not an insured activity.

## **Assisting a Coach**

**Question:** *Can a non-athlete member assist a coach?*

**Answer:** Any type of coaching including, but not limited to, swimming and dry land training, must be provided by a registered USA Swimming member coach. Coaching by any other person who is not a registered coach member, is not permitted. In order for someone other than a coach member to assist the coach in coaching activities, that person must be under the "direct supervision" of the USA Swimming coach and must be a USA Swimming member (i.e. athlete or non-athlete, non-coach member). This would mean the coach must be on deck at all times and must be directly involved in whatever activity with which the non-coach member is assisting.

**Question:** *Can an athlete member assist a coach?*

**Answer:** Any type of coaching including, but not limited to, swimming and dry land training, must be provided by a registered USA Swimming member coach. Coaching by any other person who is not a registered coach member, including USA Swimming athlete members, is not permitted. In order for someone other than a coach member to assist the coach in coaching activities, that person must be under the "direct supervision" of the USA Swimming coach and must be a USA Swimming member (i.e. athlete or non-athlete, non-coach member). This would mean the coach must be on deck at all times and must be directly involved in whatever activity with which the non-coach member is assisting. For instance, an athlete could demonstrate strokes to younger swimmers and the athlete would not have to be a coach member in that instance. However, a good example of what is not allowed would be an athlete who is working with a group of swimmers while the coach is separately working with a second group of swimmers. This would not be classified as "direct supervision" and the athlete would have to be a coach member in order to work with the separate group.

## **Masters Swimmers at Practice**

**Question:** *A member of the United States Masters Swimming, Inc. practices with a USA Swimming team. What is the status of the liability insurance for the USA Swimming member club and its members?*

**Answer:** This would be an insured activity. There is an agreement between USA Swimming and USMS allowing their members to practice with either organization as long as a USA Swimming member coach is on deck.

## **Officiating at Masters Meet**

**Question:** *A USA Swimming member acts as an official or in a volunteer capacity at a USMS event. How is the USA Swimming member insured for this USMS activity?*

**Answer:** USA Swimming coverage does not apply. Coverage for a USMS activity would be provided by the USMS insurance program.

## Case Illustrations

There is no simple answer to the question, "Do we have insurance coverage?" It depends solely on the facts of each particular incident. One must also distinguish between accident coverage and liability coverage, although both are present in most cases.

1. A USA Swimming club is allowing non-member swimmers to practice and train with the club swimmers who are all USA Swimming members. Do they have insurance?

This is not an insured activity. Non-member athlete participation is an insured activity only for **"tryouts"** under certain time and supervisory conditions. If a non-USA Swimming member athlete were injured, he would not be entitled to accident medical coverage. The insurance company would either reserve its rights to deny or deny coverage to the member club.

2. A YMCA club or high school team wishes to host a swim meet in which one or more USA Swimming member clubs will also be participating.

This meet can only be "approved." USA Swimming insurance will follow the participating USA Swimming athlete members if USA Swimming member club coaches are present and supervising them. USA Swimming insurance will also cover those USA Swimming officials designated to be present to attest to conformation to USA Swimming rules. USA Swimming will not insure the non-USA Swimming clubs or swimmers. The primary insurance coverage must be that of the YMCA or whomever is sponsoring the meet.

3. USA Swimming swimmer is member of USA Swimming Club A. He is also member of non-USA Swimming Club B (e.g., High School Team). Each club has different coaches. Club B enters non-USA Swimming meet (e.g., YMCA meet). LSC approves the meet. There is no insurance coverage for the USA Swimming swimmer.

4. USA Swimming athlete individually enters a meet, not sanctioned but approved. His USA Swimming coach is not present. No insurance coverage, either accident or liability. The USA Swimming athlete must be under direct supervision at any meet by a USA Swimming Coach.

5. Same as No. 4, but the swimmer's USA Swimming coach is present during the approved meet and supervises him. Both accident and liability would be applicable.

6. A swimmer on a college team wants to participate in USA Swimming-sanctioned competition. His college team has purchased a club membership in USA Swimming; however, not all of the team members are registered USA Swimming. Therefore the college team is not a club member of USA Swimming for insurance purposes. What, if any, insurance coverage does the college team/USA Swimming club have?

This particular situation requires a very careful answer, because it involves not only schools (including colleges) but also YMCAs and other allied members.

As a general rule of thumb: "When participating in an 'insured activity', a club must meet the definition of a USA Swimming Member Club for insurance purposes."

- a. When the college team, as a USA Swimming club, swims in a USA Swimming sanctioned meet, all swimmers and all coaches must be USA Swimming members to even have the right to participate at all; insurance coverage follows. The college

team may have 100 swimmers, but when it goes to a USA Swimming sanctioned event with 75 of its swimmers, all coaches and all 75 swimmers must be USA Swimming members.

- b. When swimming as a College Team in college competition, there is no USA Swimming insurance coverage (because not all are USA Swimming members).

These answers apply also to the YMCA and other organizations with USA Swimming members.

- 7. USA Swimming club holds an **approved** fund-raising event, supervised by club officials. Liability and excess accident insurance are applicable. (Approval from Risk Management Services, Inc. required).
- 8. Socials or fund-raising activities where alcoholic beverages are **sold are not approved** and are not an insured activity.
- 9. USA Swimming club owns its own pool facility. It must carry independent insurance at its own expense to cover premises liability. No coverage under USA Swimming program.
- 10. Dryland Training. The USA Swimming insurance covers member swimmers and member coaches during supervised dry-land exercises. The key word is "supervised." The same requirements of supervision must be observed whether the swimmers are in or out of the pool during training periods.
- 11. When does coverage begin and end?

Coverage begins and ends when it can reasonably be said that the coach or authorized club official has taken control or should have taken control of the swimmers and when they are no longer under his control. This will vary always with particular cases. It will extend into the locker room/bleacher area as well as the pool. The situation we are trying to avoid is the gathering (and perhaps gratuitous and unilateral commencement of practice) of swimmers without supervisory control, and the abandonment of swimmers by coaches or authorized club personnel when practice or training is over.

- 12. Do personal assistants for swimmers with a disability need to be members of USA Swimming to be on deck?

No, but personal assistants should be on deck only when their services are actually needed by the swimmer, and with permission from the meet director or meet referee.

*In summary:*

The key is USA Swimming controlled supervision and organization in a USA Swimming activity.

There are going to be situations in which the dividing line is extremely difficult to draw, particularly in liability situations. Complete the Report of Occurrence form or contact the USA Swimming National Headquarters at once whenever an accident occurs, no matter how minor you might think it is.



# USA Swimming Report of Occurrence

## PERSONAL INFORMATION

First Name (legal) \*

Last Name (legal) \*

Address \*

City \*

State: \*

Zip \*

Contact Phone (include area code) \*

E-mail

Gender \*  Male  Female

Date of Birth (mm/dd/yyyy) \*

Age at Time of Accident \*

USA Swimming Member \*  Yes  No

LSC

Name of Club (enter UN if unattached)

USA Swimming ID (if known)

## ACCIDENT INFORMATION

Date of Accident \*



Activity \*

- Meet / Competition  Meet / Warm-up  Meet / Warm Down  
 Practice / Water  Practice / Dry-Land  
 Other

Where Accident Occurred \*

- In Water  Deck  On Blocks  
 Locker Room  Bleachers  Hallway  
 Stairs  Gym  Outside Venue  
 Other

Description of Accident \*

## ACCIDENT LOCATION INFORMATION

Facility Name \*

Address

City\*

State:

ZIP

Type\*

 Indoor Outdoor**INJURY INFORMATION**

Affected Body Part\*

 Head / Neck Ears / Nose / Mouth / Teeth Left Shoulder Right Shoulder Torso Internal Left Hand / Arm Right Hand / Arm Left Knee Right Knee Left Leg / Ankle / Foot Right Leg / Ankle / Foot Other

Description of Injury\*

**FIRST AID INFORMATION**

On-site Care Given\*

 Yes No

Care Refused by Injured\*

 Yes No

Parent / Guardian Notified\*

 Yes No

Comment

Taken to Hospital / Clinic\*

 Yes No Unknown**CONTACT INFORMATION FOR TWO WITNESSES**

Name (witness one)

Address

City

State

ZIP

Phone

Name (witness two)

Address

City

State:

ZIP

Phone

Activity/Meet Supervisor

Contact Phone

---

**REPORT SUBMITTED BY**

Name (submitted by)\*

Contact Phone\*

E-mail Address\* 

---

Click the **SUBMIT** button when you have completed the form

Submit

Page 1 of 1

## How to Submit the Online Report of Occurrence Form

How are USA Swimming and Risk Management Services, Inc. notified when an accident occurs? The Online Report of Occurrence form, available on the USA Swimming website at this link: [www.usaswimming.org/ROO](http://www.usaswimming.org/ROO), is used for this purpose. Reporting all incidents, no matter how minor, is important to put both USA Swimming and its insurer on notice of accidents and potential claims.

A Report of Occurrence form should be submitted any time an injury occurs at a USA Swimming function, whether or not it involves a USA Swimming member. To summarize, injuries involving spectators should also be reported. The form should be filled out by a meet director or by any club personnel responsible at the time of the incident; the parents of the injured athlete should not be asked to complete the report form.

Once USA Swimming National Headquarters receives the report, information about the incident is entered into the USA Swimming database for future safety education and insurance references. When a Report of Occurrence form indicating an athlete or non-athlete participant is a USA Swimming registered athlete, information about the Excess Accident Medical Insurance Policy and claim forms are sent to the injured party('s) family. This program is excess to other primary insurance in place through the member's employment, school or family. The deductible is the greater of the total of other collectible benefits from primary insurance sources applicable to the injury or \$100 when there is no primary insurance.

\*If, through technical reasons, a form cannot be submitted online, the attached Report of Occurrence form may be used. Copies of the completed report should be sent to the following:

USA Swimming  
Attn: Risk Management  
1 Olympic Plaza  
Colorado Springs, CO 80909  
Fax: (719) 866-4050  
E-mail: [millich@usaswimming.org](mailto:millich@usaswimming.org)

Risk Management Services, Inc.  
PO Box 32712  
Phoenix, AZ 85064-2712  
Fax: (602) 274-9138  
E-mail: [sblumit@theriskpeople.com](mailto:sblumit@theriskpeople.com)

and to *your* LSC Safety Coordinator

\* Submitting the form by fax or email will delay processing as the information will be hand entered into the online database. This might also delay the injured party receiving the necessary insurance information they may need to file a claim with the insurance company.

**The Report of Occurrence forms keep Risk Management Services, Inc. informed of potential claims or liability situations. If the accident is of a serious nature, USA Swimming National Headquarters confers with Risk Management Services and an investigation of the incident is initiated.**

**For use only if submitting online is not available: USA SWIMMING  
Report of Occurrence**

**(Circle one) Personal Injury/Property Damage/Other**

(Please Print Clearly)

Date of Incident: \_\_\_\_\_ Time of Incident: \_\_\_\_\_ LSC: \_\_\_\_\_ Name of Club: \_\_\_\_\_

Injured:  Athlete  Coach  Official  Member/other: \_\_\_\_\_  Guest/Spectator  Other: \_\_\_\_\_

Name (Legal): \_\_\_\_\_ USA Swimming ID#: \_\_\_\_\_

Address: \_\_\_\_\_ City/State/Zip: \_\_\_\_\_

Date of Birth: \_\_\_\_\_ Age: \_\_\_\_\_ Sex:  M  F Phone: (\_\_\_\_) \_\_\_\_\_

Where did the incident occur?:  In Water  Deck  On Blocks  Locker Room  Bleachers  Hallway  Stairs  
 Gym  Outside Venue (List) \_\_\_\_\_  Other \_\_\_\_\_

Activity:  Meet/Competition  Meet/Warm-up  Meet/Warm down  
 Practice/Water  Practice/Dry-land  Other: \_\_\_\_\_

Facility Name: \_\_\_\_\_ City/State: \_\_\_\_\_

Facility Type:  Indoor  Outdoor

Describe the incident: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Affected Body Part (Specify R or L):  Head/Neck  Leg/Foot  Ears/Nose/Mouth/Teeth  Hand/Arm  Knees  
 Shoulder  Torso  Internal  Other: \_\_\_\_\_

Describe the Injury: \_\_\_\_\_

On Site Care Given by:  Coach  Parent  EMT/Paramedic  Facility Staff: \_\_\_\_\_  
*name of person giving care*

Care Given on Site:  Ice  Immobilized  Bandage  Cleaned  Other: \_\_\_\_\_

Care Refused by Injured:  Yes  No

If yes, Signature of Injured or of Guardian/Parents if under 18 yrs of age: \_\_\_\_\_

Parent/Guardian notified:  No  Yes Comment? \_\_\_\_\_

Taken to Clinic/Hospital:  No  Yes If yes, location: \_\_\_\_\_

Please include names and phone numbers of two (2) witnesses: (If others, list on reverse)

\_\_\_\_\_  
Name Address Phone  
(\_\_\_\_)

\_\_\_\_\_  
Name Address Phone  
(\_\_\_\_)

Activity Supervisor: \_\_\_\_\_ (\_\_\_\_) \_\_\_\_\_ (\_\_\_\_) \_\_\_\_\_  
*Please print Daytime Phone Evening Phone*

Report Submitted By: \_\_\_\_\_ (\_\_\_\_) \_\_\_\_\_ (\_\_\_\_) \_\_\_\_\_  
*Please print Daytime Phone Evening Phone*

Date Report was submitted: \_\_\_\_\_

**Club Personnel/Club Safety Coordinator is responsible for returning completed form immediately following incident to:**

USA Swimming  
Risk Management Department  
1 Olympic Plaza  
Colorado Springs, CO 80909  
FAX: (719) 866-4050s  
[millich@usaswimming.org](mailto:millich@usaswimming.org)

and: Risk Management Services, Inc. and: LSC Safety Chairman  
P. O. Box 32712  
Phoenix, AZ 85064-2712  
FAX: (602) 274-9138  
[sblumit@theriskpeople.com](mailto:sblumit@theriskpeople.com)

Please attach any additional reports (facility reports, newspaper articles, witness statements).

## **Assisting a Coach**

Article 502.4.3 of the USA Swimming rulebook states that “Anyone who coaches athletes at a USA Swimming practice or competition must be a coach member of USA Swimming and must have satisfactorily completed safety training and background screening required by USA Swimming.”

The above article was passed by the 2008 USA Swimming House of Delegates. Coaching by any other person who is not a registered coach member, including USA Swimming athlete members is not permitted.

In order for someone other than a coach member to assist with coaching activities, that person must be under the “direct supervision” of the USA Swimming coach and must be a USA Swimming member (i.e. athlete or non-athlete, non-coach member). This would mean the coach must be on deck at all times and must be directly involved in whatever activity with which the non-coach member is assisting. For instance, an athlete could demonstrate strokes to younger swimmers and the athlete would not have to be a coach member in that instance. However, a good example of what is not allowed would be an athlete who is working with a group of swimmers while the coach is working separately with a second group of swimmers. This would not be classified as “direct supervision” and the athlete would have to be a coach member in order to work with the separate group.

There is now an exception for individuals who are not doing any coaching in the water but who are only providing dry land training activities. In those instances, if the person and the club for whom the individual is providing services want the benefit of USA Swimming’s insurance coverage, then he or she must become a non-athlete member of USA Swimming and also complete USA Swimming’s background screening. The insurance company is not requiring that the individual become a registered coach member because the person (is not coaching athletes at swim meets or practices but) is only doing dry land training.

## **Worker's Compensation - Do We Need It?**

Worker's Compensation Insurance is the policy that pays for medical and rehabilitation expenses when an employee is injured on the job. The USA Swimming Insurance program does not provide any type of Worker's Compensation coverage for USA Swimming Clubs or their coaches.

In part, to avoid paying Worker's compensation premiums or taxes, many USA Swimming Member Clubs consider their coaches to be "independent contractors" rather than employees. This strategy can backfire on the club, however, should a coach who is really an employee of the club become injured or disgruntled.

If a club is found to have "misclassified" a coach as an independent contractor, the club (and therefore its Board of Directors) may become liable for medical and rehabilitative expenses in case of an injury and substantial penalties for failure to pay premiums as required by law. In addition to Worker's Compensation implications, the

IRS is closely monitoring independent contractor versus employee situations to ensure that taxes are being filed and paid as required. The relationship between the club and its coaches should be carefully examined to ensure the club is not in violation of state and federal law.

The following test, devised by the Social Security Administration, may be used to assist USA Swimming member clubs in determining whether their club's coach is an employee or independent contractor. This test is also by various Worker's Compensation administration agencies as well as the Internal Revenue Service.

### **Factors that support employee status...**

- ◆ Does the employer have the power to hire or fire the individual?
- ◆ Does the employer furnish tools, equipment and a place to work?
- ◆ Does the employer train the individual in question?
- ◆ Is the individual required to follow the employer's instructions?
- ◆ Does the employer require the individual to personally perform the assigned work?
- ◆ Does the employer set the hours and conditions of work?
- ◆ Does the employer pay business and travel expense?
- ◆ Does the employer pay the individual by the hour, week or month?
- ◆ Does the individual have the authority to hire, supervise or pay an assistant?

### **Factors that support independent contractor status...**

- ◆ Does the individual make a profit or suffer a loss as a result of this work?
- ◆ Does the individual agree to do a specific job and is that individual subject to penalty for failure to do so?
- ◆ Does the individual work for a number of different entities/people at the same time (e.g., high school coach, swim club coach, "Y" coach)?
- ◆ Does the individual advertise to the general public?
- ◆ Does the individual pay his own business expenses, provide his own equipment or allocate work space?

If the club answers "yes" to several of the first set of factor questions, the coach is likely to be an employee and should be accounted for as such. A local employment specialist or tax attorney can best advise the club.

Should the club discover that Worker's Compensation coverage is required, it may do well to band together with other clubs in the city or throughout the LSC to form a "buying group." Generally, all Worker's Compensation policies contain a minimum premium. It is less expensive to spread that minimum charge over several clubs covering a total of 10 coaches rather than to purchase a policy to cover a club's one or two employees.

Even if Worker's Compensation coverage is not required by the state due to a "minimum number of employees" clause or other condition, USA Swimming member clubs may wish to purchase it on behalf of their coaches. Consider how a coach might pay for employment-related injuries. Is he covered by another medical insurance program? If not, a Worker's Compensation policy may be in order even if it's not mandatory.



**LIABILITY RELEASE AND INDEMNIFICATION FORM**

I, the undersigned participant and parent, request voluntary participation for minor to participate in all events, which are hereinafter referred to as the "activities." sponsored by \_\_\_\_\_ Club, USA Swimming and its local swimming committees. This agreement is valid while the participant is a member of USA Swimming.

I consent to my/minor's participation in the activities and acknowledge that the minor and I fully understand my/minor's participation may involve risk of serious injury or death, including losses which may result not only from my/minor's own actions, inactions or negligence, but also from the actions, inactions, or negligence of others, the condition of the facilities, equipment, or areas where the event or activity is being conducted, and/or the rules of play of this type of event or activity. I understand that if I have any risk concerns, I should discuss the risks associated with my participation with the activity coordinators and event staff, before I sign this document and before any activities begins.

**Release – Minor's Rights:**

In consideration of allowing Minor Participant to participate in the activities, I hereby release and hold harmless \_\_\_\_\_ Club, USA Swimming and its local swimming committee and their members of its board of directors, officers, employees, volunteers, other participants, and agents (collectively, the "Released Parties"), of and from, and do discharge and waive, any and all claims, demands, losses, damages, and liabilities that Minor Participant may have or sustain with respect to any and all damage and/or injury, of any type, arising out of his or her participating in the activities. I also agree that if any portion of this agreement is held to be invalid the balance, notwithstanding, shall continue in full force and effect.

\_\_\_\_\_  
(Print name of minor)

\_\_\_\_\_  
(Signature of minor)

\_\_\_\_\_  
(Date)

**Release – Parents'/Guardians' Rights:**

In consideration of allowing Minor Participant to participate in this USA Swimming event, I hereby release and hold harmless the Released Parties, of and from, and do discharge and waive, any and all claims, demands, losses, damages, and liabilities that I may have or sustain with respect to any and all damage and/or injury, of any type, arising from Minor Participant's participation in the activities. I also agree that if any portion of this agreement is held to be invalid the balance, notwithstanding, shall continue in full force and effect.

I certify that my/minor is in good health and have no physical condition that would prevent participation in this activity. Furthermore, I agree to use my/minor's personal medical insurance as a primary medical coverage payment if accident or injury occurs. I consent to emergency medical treatment in the event such care is required.

\_\_\_\_\_  
(Print name of Parent/Guardian)

\_\_\_\_\_  
(Signature of parent)

\_\_\_\_\_  
(Date)

**Indemnification by Parent/Guardian:**

The undersigned parent/guardian further agrees to indemnify, save and hold harmless the Released Parties from any and all claims, demands, losses, damages and liabilities for indemnities, contribution or otherwise with respect to any damage and/or injury, of any type, arising from Minor Participant's participation in the activities. The undersigned also agrees that this Release and Waiver of Liability, Assumption of Risk and Indemnity Agreement extends to all acts of negligence by the Releasee and is intended to be as broad and inclusive as is permitted by the laws of the State in which the Event(s) is/are conducted and that if any portion thereof is held invalid, it is agreed that the balance shall, notwithstanding, continue in full legal force and effect.

\_\_\_\_\_  
(Print name of Parent/Guardian)

\_\_\_\_\_  
(Signature of parent)

\_\_\_\_\_  
(Date)



**LIABILITY RELEASE AND INDEMNIFICATION FORM FOR MINOR TRAVEL**

I, the undersigned participant and parent, request voluntary participation for minor to travel to and from USA Swimming events for the dates from \_\_\_\_\_, 20\_\_ through \_\_\_\_\_, 20\_\_.

I consent to my/minor’s participation in traveling to and from USA Swimming events and acknowledge that the I fully understand my/minor’s participation in travel may involve risk of serious injury or death, including losses which may result not only from my/minor’s own actions, inactions or negligence, but also from the actions, inactions, or negligence of others. This includes all travel to and from the event arranged by USA Swimming, including but not limited to all transportation being plane, boat, train, van, car, airline and/or chartered plane paid either by the participant or travel paid or reimbursed by USA Swimming. I understand that if I have any risk concerns regarding travel, I should discuss the risks associated with my/minor’s participation with the activity coordinators and event staff, before I sign this document and before travel begins.

**Release – Minor’s Rights:**

In consideration of allowing Minor Participant to travel to and from USA Swimming events, I hereby release and hold harmless USA Swimming, members of its board of directors, and its officers, employees, members, volunteers, other participants, and agents (collectively, the “Released Parties”), of and from, and do discharge and waive, any and all claims, demands, losses, damages, and liabilities that Minor Participant may have or sustain with respect to any and all damage and/or injury, of any type, arising out of his or her travel to USA Swimming events. I also agree that if any portion of this agreement is held to be invalid the balance, notwithstanding, shall continue in full force and effect.

\_\_\_\_\_  
(Print name of minor)

\_\_\_\_\_  
(Signature of minor)

\_\_\_\_\_  
(Date)

**Release – Parents’/Guardians’ Rights:**

In consideration of allowing Minor Participant to travel to and from USA Swimming events, I hereby release and hold harmless the Released Parties, of and from, and do discharge and waive, any and all claims, demands, losses, damages, and liabilities that I may have or sustain with respect to any and all damage and/or injury, of any type, arising from Minor Participant’s travel to and from USA Swimming events. I also agree that if any portion of this agreement is held to be invalid the balance, notwithstanding, shall continue in full force and effect.

I certify that my/minor is in good health and have no physical condition that would prevent traveling to and from any USA Swimming events. Furthermore, I agree to use my/minor’s personal medical insurance as a primary medical coverage payment if accident or injury occurs. I consent to emergency medical treatment in the event such care is required.

\_\_\_\_\_  
(Print name of Parent/Guardian)

\_\_\_\_\_  
(Signature of parent/guardian)

\_\_\_\_\_  
(Date)

**Indemnification by Parent/Guardian:**

The undersigned parent/guardian further agrees to indemnify, save and hold harmless the Released Parties from any and all claims, demands, losses, damages and liabilities for indemnities, contribution or otherwise with respect to any damage and/or injury, of any type, arising from Minor Participant’s travel to and from USA Swimming events.

\_\_\_\_\_  
(Print name of Parent/Guardian)

\_\_\_\_\_  
(Signature of parent/guardian)

\_\_\_\_\_  
(Date)



**LIABILITY RELEASE AND INDEMNIFICATION FORM FOR TRAVEL**

THIS FORM IS APPLICABLE TO ALL ATHLETES OVER THE AGE OF EIGHTEEN AND ALL ATHLETES OVER THE AGE OF NINETEEN THAT ARE RESIDENTS OF NEBRASKA AND ALABAMA.

I, the undersigned participant, request voluntary participation to travel to and from USA Swimming events for the dates from \_\_\_\_\_, 20\_\_ through \_\_\_\_\_, 20\_\_.

I consent to my participation in traveling to and from USA Swimming events and acknowledge that the I fully understand my participation in travel may involve risk of serious injury or death, including losses which may result not only from my own actions, inactions or negligence, but also from the actions, inactions, or negligence of others. This includes all travel to and from the event arranged by USA Swimming, including but not limited to all transportation being plane, boat, train, van, car, airline and/or chartered plane paid either by the participant or travel paid or reimbursed by USA Swimming. I understand that if I have any risk concerns regarding travel, I should discuss the risks associated with my participation with the activity coordinators and event staff, before I sign this document and before travel begins.

**Release – Participant’s Rights:**

In consideration of allowing Participant to travel to and from USA Swimming events, I hereby release and hold harmless USA Swimming, members of its board of directors, and its officers, employees, members, volunteers, other participants, and agents (collectively, the “Released Parties”), of and from, and do discharge and waive, any and all claims, demands, losses, damages, and liabilities that Participant may have or sustain with respect to any and all damage and/or injury, of any type, arising out of his or her travel to USA Swimming events. I also agree that if any portion of this agreement is held to be invalid the balance, notwithstanding, shall continue in full force and effect.

\_\_\_\_\_  
(Print name of Participant)

\_\_\_\_\_  
(Signature of Participant)

\_\_\_\_\_  
(Date)



**LIABILITY RELEASE AND INDEMNIFICATION FORM OF NON-MEMBER**

I, the undersigned participant and parent, request voluntary participation for minor to participate in the \_\_\_\_\_ activity on \_\_\_\_\_ (date) which begins at \_\_\_\_\_(time) and ends at \_\_\_\_\_(time) sponsored by \_\_\_\_\_ all of which are hereinafter referred to as the "activity."

I consent to my/minor's participation in the activity and acknowledge that the minor and I fully understand my/minor's participation may involve risk of serious injury or death, including losses which may result not only from my/minor's own actions, inactions or negligence, but also from the actions, inactions, or negligence of others, the condition of the facilities, equipment, or areas where the event or activity is being conducted, and/or the rules of play of this type of event or activity. I understand that if I have any risk concerns, I should discuss the risks associated with my participation with the activity coordinators and event staff, before I sign this document and before the activity begins.

**Release – Minor's Rights:**

In consideration of allowing Minor Participant to participate in this event, I hereby release and hold harmless \_\_\_\_\_ Club, USA Swimming, its local swimming committees and their members of its board of directors, officers, employees, volunteers, other participants, and agents (collectively, the "Released Parties"), of and from, and do discharge and waive, any and all claims, demands, losses, damages, and liabilities that Minor Participant may have or sustain with respect to any and all damage and/or injury, of any type, arising out of his or her participating in this USA Swimming event. I also agree that if any portion of this agreement is held to be invalid the balance, notwithstanding, shall continue in full force and effect.

\_\_\_\_\_  
(Print name of minor) (Signature of minor) (Date)

**Release – Parents'/Guardians' Rights:**

In consideration of allowing Minor Participant to participate in this event, I hereby release and hold harmless the Released Parties, of and from, and do discharge and waive, any and all claims, demands, losses, damages, and liabilities that I may have or sustain with respect to any and all damage and/or injury, of any type, arising from Minor Participant's participation in this USA Swimming event. I also agree that if any portion of this agreement is held to be invalid the balance, notwithstanding, shall continue in full force and effect.

I certify that my/minor is in good health and have no physical condition that would prevent participation in this activity. Furthermore, I agree to use my/minor's personal medical insurance as a primary medical coverage payment if accident or injury occurs. I consent to emergency medical treatment in the event such care is required.

\_\_\_\_\_  
(Print name of Parent/Guardian) (Signature of parent) (Date)

**Indemnification by Parent/Guardian:**

The undersigned parent/guardian further agrees to indemnify, save and hold harmless the Released Parties from any and all claims, demands, losses, damages and liabilities for indemnities, contribution or otherwise with respect to any damage and/or injury, of any type, arising from Minor Participant's participation in this event. The undersigned also agrees that this Release and Waiver of Liability, Assumption of Risk and Indemnity Agreement extends to all acts of negligence by the Releasee and is intended to be as broad and inclusive as is permitted by the laws of the State in which the Event(s) is/are conducted and that if any portion thereof is held invalid, it is agreed that the balance shall, notwithstanding, continue in full legal force and effect.

\_\_\_\_\_  
(Print name of Parent/Guardian) (Signature of parent) (Date)

Send completed Liability Medical Release form to:  
Risk Management Services, Inc.  
P.O. Box 32712  
Phoenix, AZ 85064-2712 or Fax to: (602) 274-9138



## VOLUNTEER LIABILITY RELEASE AND INDEMNIFICATION FORM

I, the undersigned volunteer, request to participate in the \_\_\_\_\_ activity on \_\_\_\_\_ (date) which begins at \_\_\_\_\_ (time) and ends at \_\_\_\_\_ (time) sponsored by \_\_\_\_\_ all of which are hereinafter referred to as the "activity."

In consideration of the opportunity afforded the volunteer to assist on a voluntary basis, the volunteer waives any right or cause of action arising as a result of participation in said event from which any liability may or could accrue against United States Swimming, Inc. dba USA Swimming, USA Swimming Local Swimming Committees, USA Swimming Member Clubs and USA Swimming Members (collectively, the "Released Parties"), including their respective officers, directors and employees.

The intent of this form is to be sure the volunteer(s) understand they are *not* covered by USA Swimming's accident insurance or workman's compensation insurance. If they are injured, they are responsible for their own medical expenses. They are also assuming the risk, and waiving claims arising from and agreeing not to sue Released Parties, as a result of any injury or damages they may suffer as a volunteer. The volunteer also agree that if any portion of this agreement is held to be invalid the balance, notwithstanding, shall continue in full force and effect.

### RELEASE

I consent to my participation in the activity and acknowledge that I fully understand my participation may involve risk of serious injury or death, including losses which may result not only from my own actions, inactions or negligence, but also from the actions, inactions, or negligence of others, the condition of the facilities, equipment, or areas where the event or activity is being conducted, and/or the rules of play of this type of event or activity. I understand that if I have any risk concerns, I should discuss the risks associated with my participation with the activity coordinators and event staff, before I sign this document and before the activity begins.

I certify that I am in good health and have no physical condition that would prevent participation in this activity. Furthermore, I agree to use my personal medical insurance as a primary medical coverage payment if accident or injury occurs. I consent to emergency medical treatment in the event such care is required.

\_\_\_\_\_  
(Print name of Volunteer)

\_\_\_\_\_  
(Signature of Volunteer)

\_\_\_\_\_  
(Date)



## USA Swimming

### Safety Notice to All Member Clubs and Coaches

In its experience, United States Sports Insurance Company (“USSIC”) has observed that the greatest risk of serious head injury in swimming occurs in connection with teaching racing starts. In response, USSIC engaged Indiana University to conduct a racing start study. Several important observations from that study are:

- A swimmer who is told to dive straight down with arms at the side may well have sufficient head velocity at a six-foot depth to cause serious injury.
- Racing starts from the side of the pool are typically no more shallow than racing starts off the starting blocks.
- Experienced swimmers can always control the depth of their racing starts (unless they are trying a new technique). Most, but not all inexperienced swimmers can control the depth of their racing starts.

USA Swimming has taken the following steps in response to these observations:

- The American Red Cross Safety Training for Swim Coaches Manual and training course have been modified to emphasize the importance of appropriate safety measures in teaching racing starts, including the use of a proper progression for novice swimmers and the elimination of any technique that involves diving with arms at the side, over sticks, or through hoops, unless that technique is performed in a diving well. The revised version of the [Safety Training for Swim Coaches Manual](#) is now available. It can be found at [www.usaswimming.org](http://www.usaswimming.org). (See Chapter 2: Head-first Entries and Racing Start Safety.)
- Effective May 1, 2009, USA Swimming’s Board of Directors has modified the racing start rule, 103.2.2 (which already provides that racing starts should only be taught in at least six feet of water) to further clarify that racing starts should only be taught under the direct supervision of a USA Swimming member coach, and to expand the definition of teaching racing starts to make clear that no swimmer who has not been certified as proficient by his or her coach should be performing racing starts into less than six feet of water (revised Rule 103.2.2 is attached).
- The certification process is described on the Racing Start Certification Checklist which was also approved by the Board. That document requires that for swimmers age 10 years and under or swimmers with less than one year of experience, the coach must certify that the swimmer has been trained according to the progression set forth on the form. (That progression is based on the revised Safety Training Manual). For older or more experienced swimmers, the checklist requires the coach to certify appropriate skill level based on the coach’s observation. The required certification is based on the coach’s professional judgment and must be recorded in writing for each swimmer. The Racing Start Certification Checklist and a FAQ document regarding that checklist are attached.



## **USA Swimming Safety Notice to Parents**

To avoid risk of serious injury, no swimmer who has not been properly trained should attempt to perform a racing start, from either a starting block or the side of the pool, into less than six feet of water.

USA Swimming has implemented a racing start certification program where a swimmer's coach documents his or her professional judgment that a swimmer has demonstrated sufficient skill to safely perform a racing start into four feet of water.

Although somewhat unusual, swimmers do not always participate in swimming competitions under the supervision of a certified coach. It is the parent's responsibility to make sure the swimmer does not attempt to perform a racing start in less than six feet of water if the swimmer has not been properly certified by the swimmer's coach to do so.



## Racing Start Certification Checklist

### Frequently Asked Questions

1. Why did the USA Swimming Board of Directors implement the Racing Start Certification Checklist?

Answer: The experience of the United States Sports Insurance Company (“USSIC”) and a recent racing start study commissioned by USSIC observe that teaching racing starts can potentially result in serious injury if not performed correctly. In response to these observations, the USA Swimming Board made changes to the existing six-foot depth rule for teaching racing starts. Those changes included making clear that the definition of teaching racing starts includes all racing start training until the swimmer’s coach certifies that the swimmer has the skill to perform a shallow racing start on demand into four feet of water. The Racing Start Certification Checklist establishes criteria for that certification.

2. What are the criteria for racing start certification?

Answer: In order for swimmers age 10 years and under and/or swimmers with less than one year of experience to be certified, the swimmer must have satisfactorily completed the racing start learning progression set forth in the [American Red Cross Safety Training for Swim Coaches Manual](#) also found on the Racing Start Certification Checklist. For swimmers age 11 and older with more than one year experience, certification is based on the coach’s observation that the swimmer is capable of safely controlling the depth of his or her racing starts. In all cases, the certification is based on the coach’s professional judgment—it is not and cannot be a guarantee.

3. What if a swimmer is certified at one club and then transfers to another?

Answer: The swimmer must be recertified at the new club.

4. Who is responsible for keeping copies of certification forms?

Answer: Each club is responsible for retaining, for three years, a certification form for each of its swimmers. There is no requirement that these forms be sent to an LSC or to officials responsible for any competition.

5. Does the certification process impose more liability on coaches?

Answer: No. A coach’s liability is already based on the coach’s exercise of good professional judgment in deciding whether a swimmer has the skills necessary to safely perform a racing start into less than six feet of water (including racing starts into the USA Swimming minimum starting depth of four feet). Certification simply documents that for each swimmer, such professional judgment was exercised. Similarly, coaches are also already responsible for following the progression set forth in the [American Red Cross Safety Training Manual](#) to teach racing starts to young or novice swimmers. Certification documents that the steps in the American Red Cross Safety Training Manual have been followed.

6. If a certified swimmer is injured while performing a racing start, will the coach be covered by USSIC insurance?

Answer: Yes, if the injury occurs in practice, at a sanctioned or approved competition, or at a closed competition. Competitions that are not an approved, sanctioned, or closed competition under the provisions of USA Swimming's Rules and Regulations have never been covered by USSIC. A coach who fails to follow the certification process will not be insured by USSIC in the event of injury.

7. Does the certification make a coach liable when a swimmer is injured performing a racing start at times other than under the coach's supervision?

Answer: No. To address the fact that swimmers may practice or compete outside the supervision of their coach, USA Swimming has prepared a Safety Notice to Parents, for posting at all member clubs. That Notice makes clear that it is the parents' responsibility to make sure that no child who has not been certified attempts to perform a racing start into less than six feet of water.

8. Are LSCs or meet officials responsible for checking that each swimmer participating in a competition has been safety certified?

Answer: No. It is the responsibility of the coach who is supervising his or her swimmers at a competition to use reasonable care to make sure that only swimmers who have been certified perform racing starts into less than six feet of water. It is the responsibility of the parents in circumstances where the coach is not supervising the swimmers.

9. Can swimmers who have not been certified still participate in swim meets?

Answer: Yes. However, they may not start from either a starting block or from the side of the pool and may start only from within the pool.

10. Where can I find information about teaching head first entry progressions and racing start safety?

Answer: The progressions are described with accompanying photos in the [American Red Cross Safety Training for Swim Coaches Manual](#). Access the Manual on the coach's tab at [www.usaswimming.org](http://www.usaswimming.org). (See Chapter 2: Head-first Entries and Racing Start Safety.) The Red Cross Swimming and Diving Skills DVD includes a video of the progression.



### Racing Start Certification Checklist

Check the appropriate box as each step is satisfactorily demonstrated. Steps 1 through 5 are described with accompanying photos in the American Red Cross Safety Training for Swim Coaches Manual. Access the manual on the coaches' tab at [www.usaswimming.org](http://www.usaswimming.org). (See Chapter 2: Head-first Entries and Racing Start Safety.)

**Step 1-5 must be observed by the undersigned coach for all swimmers with less than one year of competitive experience or who are 10 years of age or younger.**

Progression: The swimmer satisfactorily demonstrated the ability to safely enter the water using:

- Step 1: The sitting position
- Step 2: The kneeling position
- Step 3: The compact position
- Step 4: The stride position
- Step 5: A shallow head-first entry

**Step 6 must be completed by the coach for all swimmers, regardless of age or experience. Check either one of the boxes below depending on the age and experience of the swimmer:**

- For swimmers age 10 years and under and/or swimmers with less than one year of experience: The swimmer has satisfactorily completed the racing start learning progression and demonstrated the ability to safely execute a shallow racing start from a starting block.

**OR**

- For swimmers age 11 years and older with more than one year experience: Based on prior competitive experience, the swimmer is capable of safely controlling the depth of his or her racing starts.

Based on personal observation, it is the professional judgment of the undersigned coach that the swimmer identified below is capable of performing a shallow racing start on demand and can safely perform a racing start in four feet of water.

\_\_\_\_\_  
Name of the Swimmer                      Age

\_\_\_\_\_  
Name of the Coach    (Please Print)

\_\_\_\_\_  
Club Name

\_\_\_\_\_  
Signature of the Coach                      Date

- Record keeping options:
  - An individual form signed by the coach for each USA Swimming member athlete
  - An attached roster signed by the coach documenting each USA Swimming member athlete (sample attached).
- This document must be maintained on file with the club listed above for three years.
- Prior to teaching racing starts check and understand the local and state laws regarding water depth.
- Keep up to date on all USA Swimming rules and information in teaching racing starts.

<b>USA Swimming Racing Start Certification</b>						<b>Date Completed</b>
	<b>Step 1: Sitting Position</b>	<b>Step 2: Kneeling Position</b>	<b>Step 3: Compact Position</b>	<b>Step 4: Stride Position</b>	<b>Step 5: Shallow Dive</b>	

<u>Swimmer's Name and Age</u>	<u>Sitting Position</u>	<u>Kneeling Position</u>	<u>Compact Position</u>	<u>Stride Position</u>	<u>Shallow Dive</u>	<u>Date</u>
1	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
2	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
3	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
4	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
5	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
6	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
7	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
8	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
9	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
10	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
11	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
12	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
13	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
14	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
15	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
16	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
17	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
18	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
19	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
20	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	

Coach's Name (Print): \_\_\_\_\_

Signature of Certifying Coach: \_\_\_\_\_ Date: \_\_\_\_\_

**Note: This form must be attached to the signed Racing Start Certification Checklist (previous page).**