

# USA Swimming Insurance Coverage

## 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.

## 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 check 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.