

## USA Swimming Insurance Program – Covered Activities for Practice

Several questions have been raised by coaches and clubs regarding insurance coverage for swim practices or dryland training activities, including dryland training at home due to the closure of pool and gym facilities.

Under the USA Swimming member clubs' insurance program with K&K Insurance, covered activities include:

*Swimming practices, dry land training activities, camps or learn to swim programs where all swimmers or participants are members of USA Swimming, Inc. ... and are conducted under direct and active supervision of a member coach. Dryland training activities means weight training, running, calisthenics, exercise machine training, and any other activity for which an insured has received approval from USA Swimming, Inc., or its authorized representative*

To assist you with preparing various training activities for your clubs, please keep in mind the following:

The following activities are not covered by insurance:

- Dryland training that does not have direct and active supervision of a member coach
- Unsupervised dryland training by a third-party provider who has not registered as a non-athlete member, completed USA Swimming's background screening, and Athlete Protection Training
- A swim or dryland practice by a coach who has an expired membership
- Any other activity that is not listed in the definition above

The following activities will void your insurance:

- Not having a USA Swimming member coach in good standing (including the expiration of membership or membership credentials) affiliated with the club
- Not having a USA Swimming member coach supervising organized workouts with a direct line of sight
- Having swimmers in the USA Swimming member club's lanes who are not USA Swimming members (except for a tryout)

How does COVID-19 affect coverage, if at all?

- The insurance industry has not taken a position on this issue yet
- Each COVID-19 claim will be handled on an individual, fact-specific basis
- There is no exclusion for communicable diseases in the policy (i.e., it may be covered, depending on a fact-specific analysis)
- The insurer will question if the spread of disease at a practice or a meet is accidental or reasonably foreseeable by the club and coaches

If a swim or dryland practice is held in accordance with the above definition of a covered activity and local health department and governmental guidelines, then it should be considered a covered activity. Note however the terms and conditions of the insurance policy take precedence over this written explanation.