

# USA SWIMMING 2017 INSURANCE REVIEW

Insurance Summary and Review  
Sandi Blumit, Sr. Vice-President  
Risk Management Services, Inc.

## “Member Clubs - What’s Covered, and What Isn’t...”

- General Liability – Coverage A and B
- Excess Liability
- Sexual Misconduct Liability (Limited Coverage and Limits of Liability)

## “Individual Members - What’s Covered, and What Isn’t...”

- General Liability – Coverage A and B
- Excess Liability
- Excess Accident/ Medical/ Dental
- Sexual Misconduct Liability (Limited Coverage and Limits of Liability)

### Certificates Online

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

A location your club is swimming at might ask you to be added 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 # 10 or 13 with any questions or for assistance. **Please note there is a \$25.00 charge for any certificates processed by Risk Management Services, Inc.**

**NOTE: Do not issue certificates on CERTIFICATESNOW for your own club or another USA Swimming member club. Certificates should only be issued to non USA Swimming entities.**

*lets get started!*

1. Go to [www.certificatesnow.com](http://www.certificatesnow.com)
2. Enter your User ID & Password in CAPITAL LETTERS:  
(the codes are in your USA Swimming membership renewal pack)

**USER ID:** 2 digit LSC code, a dash (-), plus your 4 digit club code.  
(Example: CO-XXXX)

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

3. Click on “Deliver Certificates” in the middle of your screen.
4. Select the “2010 Swim Certificate” and hit **Continue**.

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.

**Now**

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”

**Please do not add your own swim club name or any individual person as recipient. It has to be the facility or company that asked you for this Certificate and you always need the facilities address, no matter which delivery method you choose.**

## Identifying Potential Risks...Transportation

- Member clubs have no liability or physical damage coverage for any vehicle.
- Clubs that rent or own vehicles should secure insurance.
- Drivers should be required to submit a copy of their MVD record and proof of insurance prior to transporting any club member.  
(min of \$1 mil is recommended.)

## Identifying Potential Risks...Code of Conduct

- Clubs should utilize a “handbook” and a code of conduct for both athletes and parents.
- Both documents should set forth the procedures and circumstances for terminating an athlete's club membership.
- A sample code of conduct is available on the USA-S website or from RMS.

## Identifying Potential Risks...Swimmers with Disabilities

- Reasonable accommodations should always be available.
- When in doubt about a swimmer's limitations, request a physician's written guidelines for participation.
- Parents and personal assistants are not required to be members of USA-S, but should have permission to administer to the needs of the swimmer by either a coach or meet referee.

## Identifying Potential Risks...Medical Waivers

- Sample medical waivers and indemnification forms are available on the USA-S website for the following situations...
  - Travel (minors)
  - Participant (member)
  - Participant (non-member)
  - Volunteers
- NOTE: Some states, such as Alabama require special forms. Please review all forms with local counsel before using.

## “Member Clubs – Coverage You Need...”

- Property
- Crime
- Directors and Officers/ Employment Practices
- Hired/ Non-Owned Auto
- Media Professional
- Worker’s Compensation
- General Liability for Learn to Swim/ Swim America/ Make a Splash Programs.
- Abuse/ Molestation
- Travel Insurance

## Helpful Links:

<http://www.usaswimming.org/riskmanagement>

<http://www.usaswimming.org/insurance>

<http://www.usaswimming.org/reportofoccurrence>

# Questions?



Risk Management Services, Inc. Contacts  
(800) 777-4930

Debbie Williams x 13  
Kimberly Tate x 10

Sandi Blumit x 12  
Dave Cooper x 17