

## INSURANCE QUESTIONS

The following questions were asked during the recent official's certification meeting. Here are the answers, which have been reviewed by our risk management people.

1. What insurance does USA Swimming have?

*USA Swimming maintains a liability policy with the Lexington Insurance Company, which is 100% reinsured by United States Sports Insurance Company. It also maintains an Excess Accident policy with Mutual of Omaha.*

2. Are officials covered by these policies?

*An official who is officiating at a swim meet sanctioned or approved by USA Swimming and closed competition conducted pursuant to Article 202 of the USA Swimming Rules and Regulation is covered by both policies.*

3. What are the limits of the policies?

*The base coverage for the General Liability is \$2,000,000 per occurrence and \$4,000,000 annual and Excess Liability is \$3,000,000 per occurrence and \$6,000,000 per year. Total Limits provided are \$5,000,000 occurrence and \$10,000,000 per occurrence. The Excess Accident limit of coverage is \$25,000 subject to a \$100 deductible. There is an Accidental Death and Dismemberment coverage with a \$5,000 limit.*

4. Are timers covered?

*Timers are covered for liability as USA Swimming members or volunteers "acting on behalf of and with the approval of USA Swimming". Additionally, USA Swimming members would be covered by the Excess Accident coverage.*

5. Are Masters covered?

*Masters is a separate organization and is not covered unless they are acting as volunteers for USA Swimming, such as timers.*

6. What should an official do if sued?

*Upon receipt of the Summons and Complaint, copies should be sent immediately to:*

*Risk Management Services, Inc.  
PO Box 32712  
Phoenix, AZ 85064-2712*

USA Swimming  
One Olympic Plaza  
Colorado Springs, CO 80909-5770  
Attn: Carol Burch

*It is recommended that these copies be sent US Mail Certified Return Receipt or by FedEx or UPS.*

*Risk Management Services, Inc. will take over the lawsuit from there and will keep the official advised.*

7. Is an Incident Report required for accidents?

*In the event of an accident, an Incident Report must be completed regardless of the severity of the accident. A copy of the Report should be sent to Risk Management Services, Inc. and USA Swimming at the addresses listed above. A copy should also be sent to the LSC Safety Education Chairman.*

8. Who is responsible for completing and filing the Incident Report?

*The Meet Director and the Meet Referee.*

9. What is the role of the Meet Marshals?

*The Meet Marshal(s), who must be a member of USA Swimming, is responsible for the enforcement of the safety rules for the meet? Each LSC should have a stated requirement for the assignment of Meet Marshals for each and every swim meet. Each swim meet should issue the safety rules for the meet and to the extent possible the rules should be consistent from meet to meet. These rules must address the warm-up procedures enforce for the meet.*

10. To whom does the Meet Marshal(s) report?

*The Meet Director and the Meet Referee.*

11. What is the role of the Invigilators?

*The Invigilators, who are officials assigned by the Meet Referee, assist the Meet Marshals in enforcing the safety rules. Should the Meet Marshals have a question from or a problem with a swimmer or coach, it is the responsibility of the Invigilator to assist in answering the question or solving the problem.*

12. Can the Meet Marshal have other responsibilities?

*The Meet Marshal's role is very important to the safety of all of the participants in the swim meet and therefore requires the Marshal's devoted attention. The*

*Meet Marshal program has been instrumental in the maintenance of a safe deck during competition.*

13. Can the swim meet run without Meet Marshals?

*It cannot if there is an LSC requirement for Meet Marshals. If there is no LSC requirement, then the meet can be but should not be conducted. In order to fully comply with our responsibilities to enforce the safety of all of the participants in the meet, each host club should have its own requirements for Meet Marshals.*

14. Does an official have insurance coverage if the official were to have an accident to or from the swim meet?

*Excess Accident and Accidental Death and Dismemberment coverage is available for officials traveling to and from an official USA Swimming activity/event.*

If anyone has any questions on insurance, they should call Carol Burch at the USA Swimming office – 719-866-4578.

There were two supplemental questions that were asked during the certification:

A. Can a member, who is registered as an athlete, serve as an official (assuming qualifications)?

*I know of no provisions in the Rule Book that would prohibit this. So it is my opinion that the member could serve as an official.*

B. Can a member who is registered as a non-athlete member compete as an athlete?

*Article 302.1 Registration provides in part:*

*“All swimmers competing in events sanctioned by USA Swimming must be registered as athlete members of USA Swimming.”*