

## **USA Swimming Insurance Covered Activities**

With respect to USA Swimming member clubs, group members, member coaches and volunteers, as well as additional insured owners/lessors of premises, sponsors and co-promoters, "Covered Activities" are defined as:

1. Swimming meets which have been issued a written sanction or approval. Approval means a permit issued by the USA Swimming, Inc. Local Swimming Committees for swimming meets conducted in conformance with USA Swimming, Inc. technical rules in which members and non-members may compete. USA Swimming, Inc. member clubs that either host or participate in a swimming meet that has been issued an approval will be considered insured provided all of the athletes or participants and coaches are members of USA Swimming, Inc.
2. Swimming practices, dry land training activities, camps and learn to swim programs where all swimmers or participants are members of USA Swimming, Inc. or U.S. Masters Swimming and are conducted under direct and active supervision of a member coach. Non-members who attend practice outside of their tryout period automatically nullify the insurance coverage for the entire practice. Dry land 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.
3. USA Swimming, Inc., Swim-A-Thons. A fundraising activity which clubs can purchase for lap-a-thons.
4. Approved social events and approved fundraising activities that are social events and activities for which an insured has received approval from USA Swimming, Inc. or its authorized representative.
5. Swimming tryouts. Swimming tryouts means swimming practices where a swimmer(s) who is not and has never been a member of USA Swimming, Inc. participates with a USA Swimming, Inc. club for a period not to exceed thirty consecutive days in a twelve-month period to determine the swimmer's interest in becoming a member of USA Swimming, Inc.
6. Office premises liability for member clubs and LSCs.
7. STSC, CPR and Lifeguard Certifications of USA Swimming member coaches done by USA Swimming member coaches that are member representatives of one of the approved agencies listed on the USA Swimming STSC In-Water Skills Checklist.
8. "Organized practices" which have been reported and a premium has been paid. Organized practices are defined as recreation league meets hosted by USA member clubs with community teams that are not USA Swimming member clubs.