



## RISK MANAGEMENT SERVICES

THE RISK PEOPLE

### Optional Insurance Programs Available to USA Swimming Members

\*\*\*The insurance coverage provided by USA Swimming while broad in scope, are not comprehensive. The following optional insurance programs have been designed to supplement USA Swimming coverage.

#### Directors and Officers and Employment Practices Liability Insurance

Provides coverage for defense costs and liabilities incurred by insured directors and officers arising out of claims alleging that an insured has committed "wrongful acts." This means any error, misstatement, misleading statement, act, or omission, neglect or breach of duty by policy definition. This coverage specifically excludes bodily injury or property damage claims which would likely be covered by the general liability policy. Also provides coverage for wrongful termination(s), harassment and other employment related situations.

#### Crime Coverage

Provides coverage for dishonest acts of employees or volunteers, It also protects against losses caused by dishonest acts of employees, or volunteers, whether identified or not, acting alone or in collusion with other persons, with the intent to cause a club a loss and to obtain financial benefit.

#### Property Insurance

Provides coverage for office furniture and copiers, as well as loss of income. If you own your facility or have retrofitted a facility, coverage can be purchased to insure the building or retrofit.

#### Inland Marine Insurance

Provides coverage for computers, printers, and laptops. Also can provide coverage for equipment such as timing systems, lane lines, and storage trailers.

#### Special Activities or Events

Provides liability insurance for some activities not insured under the USA Swimming program (\*e.g., Learn To Swim programs for non-members)

#### Workers Compensation

This is a state mandated employee benefit. Availability is based on individual club underwriting characteristics and State acceptability. Attempting to bypass this benefit by classifying individuals as independent contractors requires legal due diligence.

Please contact Risk Management Services, Inc. for assistance in accessing these programs designed for USA Swimming members.

Debbie Williams, Sr. Acct Exc.- [dwilliams@theriskpeople.com](mailto:dwilliams@theriskpeople.com)

Kimberly Tate, Account Manager- [ktate@theriskpeople.com](mailto:ktate@theriskpeople.com)

\*\*\*The policies and coverages may not be available in all states, and the description thereof is not a complete description nor a complete list of all policy terms, conditions and exclusions. Note that certain terms in this highlight sheet are defined in the policy. Please see the policy for a complete description of its scope and limitations of coverage.