



MINNESOTA
SWIMMING

"Tryout Issues"

The USA Swimming Insurance Program provides *General Liability* coverage for the club, coaches and USA Swimming members when a non-USA Swimming member is swimming with a club during a tryout period.

However, coverage is only valid if:

- a) All the coaches on deck are USA Swimming certified coach members **AND**
- b) The tryout period is limited to 30 consecutive days within a twelve-month period for any one individual and clinics sponsored by a USA Swimming entity (such as LSC or USA Swimming club).

Tryout period only applies to individuals who were never a member of USA Swimming.

Note: The non-member is not provided any coverage under the USA Swimming program. If said individual was injured or caused an injury, he/she would have to look to his/her family medical and/or family liability insurance.

What we sometimes hear is that the "tryout" period is ongoing (not restricted to the 30 consecutive day time frame) or that the coaches are not all USA Swimming certified. Be aware that coverage may be voided if a claim/loss occurred and it was determined the requirements were not being met.

If you need further information or clarification, please contact Denise Thomas (denise.thomas@usaswimming.org) or Steve Levine (slevine@usaswimming.org) at USA Swimming or Sandi Blumit at Risk Management Services (sblumit@theriskpeople.com).

[Information is from a publication of USA Swimming called "Insurance Coverage FAQ", revised December 2017.]

