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December 17, 2013

Dear USA Swimming Clubs,

We are happy to share with you some exciting news regarding changes that have been made to USA Swimming's liability insurance coverage. These changes are extremely positive and will provide up to more than ten times the insurance coverage previously offered to clubs at no additional cost to USA Swimming or its member clubs.

We would like to provide some background as to how these changes came about and how they impact USA Swimming clubs around the country.

For the past several years, USA Swimming has worked to improve its overall risk profile. This includes, but is not limited to, USA Swimming implementing its race start certification program and developing our comprehensive Safe Sport program. As insurance costs have risen in recent years, we found it imperative to find ways to not only keep our current insurance coverage but to find ways to actually improve it and provide better service to our member clubs.

USA Swimming hired a Risk Manager in 2013 to oversee this important area for our organization. Our Risk Manager, George Ward, worked to educate insurance providers about our risk profile and he has done a great job finding an insurance company that is a great fit for our organization. In order to provide our member clubs with the best coverage possible, we needed an insurance carrier that could provide our organization and clubs with the coverage we need but also provide the enhanced coverage we wanted to have moving forward.

USA Swimming will begin working with K&K Insurance in 2014. They are the industry leader and specialize in the sports and entertainment sectors. K&K is also the insurance provider for the United States Olympic Committee, many other National Governing Bodies (Hockey, Gymnastics, Diving, Basketball, Water Polo, Weightlifting), as well as other sports programs.

Below are some new specifics related to insurance coverage for our members clubs.

USA Swimming Clubs

- The new program provides better coverage and is simple and straight forward.
- Our club insurance is equal to or superior to other youth-serving organizations.
- USA Swimming club insurance will have no aggregate limit of liability, unlike many other organizations. There is a separate $1 million primary limits of liability for participant legal liability and public legal liability claims.

- USA Swimming club insurance has abuse/molestation coverage of $1 million per occurrence and a $5 million annual aggregate. Previous coverage had limits of $100,000 per occurrence and a $500,000 aggregate.
- All clubs have $1 million for property damage to premises rented to clubs and $5,000 medical payments coverage for injuries to members of the public.
- $4 million in excess liability coverage is now provided over the primary participant legal liability coverage and public legal liability.
- Coverage plan now provides Personal & Advertising Injury coverage which was not previously included.
- USA Swimming club insurance program and certificate insurance issuance is a benefit of membership fee and there is no additional cost.
- Abuse/molestation coverage will now be occurrence coverage vs. claims made (own vs. rent).
- Defense is outside the limits – unlimited coverage for defense costs.
- Added insurance coverage can help clubs get their teams into more locations/facilities and could reduce operational costs.

We realize that insurance can be a complicated issue so if you have any questions about our new insurance coverage, we encourage you to contact George Ward, Director of Risk Management at **gward@usaswimming.org**.

Sincerely,

Chuck Wielgus

Bruce Stratton
President

Chuck Wielgus
Executive Director