## TYPES OF INSURANCE AVAILABLE THROUGH MEMBERSHIP WITH USA SWIMMING

- <u>Participant Accident/Excess Medical Insurance</u> USA Swimming members and volunteers are covered under this policy for accidental injuries sustained when participating in a USA Swimming supervised, sponsored, sanctioned, or approved event. The policy covers costs in excess of an individual's health insurance or subject to a \$100 deductible if they do not have health insurance.
- **General Liability Insurance** This policy covers 3<sup>rd</sup> party injuries arising out of covered group or individual members' negligence when participating in Covered Activities. Facilities will often request evidence of this insurance to allow a club to practice or host a meet at their location.

For both policies, see the Insurance 101 document above for additional information on policy coverage, terms, conditions, and exclusions. Insurance 101 <a href="https://www.usaswimming.org/about-usas/resources/insurance">https://www.usaswimming.org/about-usas/resources/insurance</a>

**Do you need to request an Insurance Certificate?** Request an insurance certificate for a pool facility or other venue requiring evidence of your member club's insurance through USA Swimming. Here is the link <a href="https://www.usaswimming.org/about-usas/resources/insurance">https://www.usaswimming.org/about-usas/resources/insurance</a>

As always, Safe swimming is fun swimming!!!!

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