

# USMS Insurance Coverage for USMS swimmers and Coaches

Friday, September 17, 1999

Provided by USMS Insurance committee.

In response to the annual question about what constitutes coverage for a USMS swimmer and USMS Coaches with respect to USA swimming workouts. The following grid might help clarify the possible permutations.

	<b>USMS Member Coach</b>	<b>USA Swimming Coach</b>	<b>No Coach or non-USMS member coach</b>
USMS members workout	<ul style="list-style-type: none"> <li>• USMS Swimmer Covered</li> <li>• USMS Coach Covered</li> </ul>	<ul style="list-style-type: none"> <li>• USMS Swimmer Covered</li> <li>• USA Coach Covered</li> </ul>	No Coverage
USA Swimming Member in USMS workout	<ul style="list-style-type: none"> <li>• USA swimmer NOT covered</li> <li>• No protection for USMS coach if USA Swimmer is injured</li> <li>• USMS Swimmers Covered</li> </ul>	<ul style="list-style-type: none"> <li>• USA Swimmer Covered</li> <li>• USA Coach Covered</li> <li>• USMS Swimmers covered</li> </ul>	No Coverage
USMS Member in USA Swimming workout	Not applicable, USMS coach can't preside over USA Swimming workout.	<ul style="list-style-type: none"> <li>• USMS Swimmer Covered</li> <li>• USA Coach Covered</li> </ul>	Can't exist – by definition of USA workout.
USMS Members and Non-USMS members workout (i.e. un-registered swimmers and/or swimmers not in 30-day trial period)	No Coverage	No Coverage	No Coverage

