

Minutes of the ad hoc committee on insurance.

Present: John Peterson (Crump, Kindler & Laucci), Mike Laux, Dorothy Donnelly, Tom Boak, Reg Richardson, Ted Haartz and Nancy Ridout.

Liability Coverage:

At this time our primary liability coverage (\$500,000), is in effect from May 15th to May 15th. Our secondary coverage (\$5,000,000) is in effect from January 1st to Jan. 1st, as a result of changing companies. It will be renewed short term or long term to match the May dates.

Kindler & Laucci have started negotiations for a new policy. Our present policy is with USS but the rates are negotiated separately. Our rates are lower because USMS doesn't have the same numbers or as many competitors and competitive events. We now pay \$1,000 per quarter for this insurance. The increased rate forecast for this coverage is \$1,000 - \$1,500 per year.

Accident Coverage:

Our rate was raised in January from 65 cents to 90 cents. This rate runs Jan. 1st to Jan. 1st. Our combining with USS and its greater numbers helps our rate on this coverage. The increased rate coverage forecast for the accident/medical coverage is 10 cents, raising our total to \$1.00.

Cancellation of coverage:

An advance warning of 45 days would be given in the event our coverage is terminated.

Umbrella Coverage with USS:

Our premiums are combined with USS because companies dealing with this kind of coverage (ours is Lexington) won't consider less than \$10,000 in premiums. They also don't want small claims, hence the \$250 liability and \$50 accident/medical deductibles.

* Effective Date of Coverage:

Our insurance coverage takes effect at the time USMS deems an applicant a member. USMS deems an applicant a member at the time he/she completes the appropriate application, pays the appropriate fees, and turns them in to the designated LMSC representative. This can be done at a sanctioned swim meet if the LMSC registration representative is present.

Miscellaneous:

* Coverage during travel to or from an event or practice is no longer covered under the accident/medical plan.

Accident/medical coverage is in effect for approved meets, i.e. international meets.

Foreign nationals at USMS meets are not covered by accident/medical insurance unless they are USMS registered athletes. Our liability for them is covered however.

All ages are now receiving the same coverage under our insurance policy.

A "supervised" practice or event in our coverage, is to be defined by USMS as to the extent of such supervision.

A doctor offering medical aid at a meet where he is not licensed to practice is not