

Insurance Committee
September 24, 1992
Chairman Mike Laux
Recorder Jane Moore

Liability Insurance: There have been no claims in 1992. Two bids for next year were received. Lowest is a 10% decrease from last premium from the current carrier (Transamerica). It was MSC to approve that coverage with premium \$90,604. \$27,000 premium for excess liability coverage was also approved.

Accident-Medical Insurance: Claims for the period 1/1/91 to 1/1/92 were reviewed. In 1992, there have been \$1100 in claims filed plus a \$16,000 claim pending. It was MSC that the USMS Executive Secretary return 2 copies of accident claim information received from Jardine to the chair of the appropriate LMSC to be given to the LMSC safety coordinator. It was also MSC that when a Report of Occurrence is filed it shall be sent to the insurance agency and the LMSC safety coordinator. The form will be altered to include a space for the address of the LMSC Safety Coordinator.

Two proposals for accident insurance were reviewed. It was MSC to accept the proposal from the current carrier (International Accident) at a cost of \$0.75 per member paid on a monthly basis according to number of new members. This is a decrease of 25% from last year.

One Event Registration: The recommendation of the committee and the insurance company is to collect the full amount of the insurance premium. The insurance company was not in favor of this type of registration.

Safety Coordinators: This LMSC position is an information dissemination function. A handout on pool safety and emergency procedures is attached to these minutes. It should be returned to each LMSC Safety Coordinator for distribution to appropriate persons.

A discussion of general insurance questions was held. Following that, the meeting was adjourned at 12:30 PM.

MEMO

TO: All coaches, meet or event sponsors, directors or supervisors, USMS club presidents, workout supervisors and other club, event or workout personnel

FROM: Thomas N. Tripp 614 475-2233
5420 Clark State Rd., Gahanna, OH 43230-1956
USMS/Ohio Local Master Swim Committee Safety
Coordinator

SUBJECT: Pool safety and emergency procedures

DATE: 27 May 1992

As all of you are aware, safety and our liability insurance coverage are virtually our most important considerations in operating USMS and each of our local committees and clubs. As a result of some unfortunate experiences in the past our insurers have requested that we talk about safety and emergency procedures with various responsible parties in order to insure as much safety consciousness and emergency preparedness as is possible.

We would like to ask you to identify, within your own club or workout group and for any meets or events sponsored by you, the following information which should then be posted in a conspicuous place at each workout, event, etc., and be made available to workout, meet and pool officials.

1. Where the telephone is located in your regular facility or in any facility which you use on a temporary basis.
2. The emergency numbers to call in case of injury or illness.
3. Who is responsible for and capable of rendering emergency assistance to injured or ill victims.
4. Who is responsible for guarding people in the pool under normal circumstances and who is responsible for guarding in an emergency, if the guard is the person responsible for taking over in an emergency.
5. Who completes the 'Report of Occurrence', USMS form, for ALL incidents, no matter how small, and forwards it to the LMSC safety coordinator or USMS insurance representatives.

Please remember, no one person is responsible for all of these items, but someone should be responsible for each of them. Please also remember, without our insurance coverage, there is no USMS, so it behooves all of us to be certain procedures are followed and emergencies can be handled quickly and competently. Precautions and quick and knowledgeable response can minimize hazards and save lives.