

**Subject:** USA Swimming Insurance Coverage Update  
**From:** USA Swimming <sportdevelopment@usaswimming.org>  
**Date:** 3/27/2020, 6:53 PM  
**To:** tim.husson@gmail.com



**To our USA Swimming Member Clubs:**

Our staff continues to work with our insurer on covered activities, and they have agreed to provide insurance for the following covered remote dryland activity.

**Policy Purpose:** The USA Swimming Operational Risk Team has advocated for accommodations relative to Dry Land training to help club leadership and coaches maintain training regimens during periods of public facility closure. The key modification to the program is the addition of virtual dryland training included in the definition of 'Covered Activities' under the participant accident insurance program.

**Insurance applicability:** The updated verbiage going into effect reads as follows (Bolding added for emphasis):

**USA SWIMMING**

*Covered activities include **Virtual dryland training/instruction under the direct supervision of a USA Swimming member coach.** The training must involve live online streaming/real-time instruction or training via the internet. The instructor should be able to communicate visually and verbally with the participants at all times during instruction. **Coverage does not extend to recorded videos/sessions** where there is no live or real-time interaction, and the recordings are accessible by someone other than your clients/members.*

**Required Protocol:**

- **Members:** Only registered USA Swimming members may participate in the training
- **Supervision ratio:** The Coach/Instructor to athlete ratio shall be no greater than 1:8 (1 coach per 8 athletes)
- **Recommended exercise:** Training shall consist primarily of body weight or light

resistance exercises

- **Spatial limitations:** Coach shall ensure the athlete is in an open space free from obstruction prior to training.
- **Content:** All content must be professional in nature.
- **Timing of training:** All video training must take place between the hours of 8:00 am – 8:00 pm and may not take place on a social media platform. (You may use Zoom, Google, Skype, etc.)
- **Parent/3<sup>rd</sup> party Adult involvement:** If there is only one minor athlete and coach conducting the training, the minor's legal guardian must be present and able to observe the training and video.
  - For any group setting, at least one other adult, in addition to the coach, must be present and able to view the video activity during the training session.
  - The parents should sign a release for at home dryland training.

Additional questions? Please contact Steve Levine on our Risk Management team. [slevine@usaswimming.org](mailto:slevine@usaswimming.org) 720.201.4685

For questions regarding Sport Development, please contact Joel Shinofield, [jshinofield@usaswimming.org](mailto:jshinofield@usaswimming.org), 719.216.3045

For those of you looking to conduct other types of training, not covered by this policy, we recommend that you seek local counsel to develop waivers/disclaimers or explore other insurance options through local agents that suit your needs.



USA Swimming | 1 Olympic Plaza, Colorado Springs, CO 80909

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