

		USMS Sanctioned Meet	USMS Recognized Event w/ USMS Host	USMS Recognized Event w/ non-USMS Host	Non USMS Sanctioned/Recognized Event
USMS Swimmer		Covered for Liability and Secondary Medical	Covered for Liability and Secondary Medical	Covered for Liability and Secondary Medical	No Coverage thru USMS
	More than 100 miles from Home	Also covered for Travels Accidental Insurance	Also covered for Travels Accidental Insurance	Also covered for Travels Accidental Insurance	No Coverage thru USMS
Meet Director	USMS Member	Covered for Liability	Covered for Liability	N/a	No Coverage thru USMS
	Non-USMS Member	** REVIEW	N/a	No Coverage thru USMS	No Coverage thru USMS
Pool Facility Location		Covered for Liability	Covered for Liability	No Coverage thru USMS	No Coverage thru USMS
Officials		Covered for Liability	No Coverage thru USMS	No Coverage thru USMS	No Coverage thru USMS
Volunteers		Covered for Liability	No Coverage thru USMS	No Coverage thru USMS	No Coverage thru USMS
Coach	USMS Member	Same as USMS Swimmer	Same as USMS Swimmer	Same as USMS Swimmer	No Coverage thru USMS
	Non-USMS Member	No Coverage thru USMS – unless acting as a volunteer	No Coverage thru USMS – unless acting as a volunteer	No Coverage thru USMS	No Coverage thru USMS
Property (any owned)		No Coverage thru USMS	No Coverage thru USMS	No Coverage thru USMS	No Coverage thru USMS
Auto		No Coverage thru USMS	No Coverage thru USMS	No Coverage thru USMS	No Coverage thru USMS

** REVIEW!!!! (was) USMS can only Sanction a meet for a Registered USMS Club – if the club has someone else hosts its event then the club assumes the responsibility of arranging coverage (or responsibility for). (need to review rule book for specifics and meet other committees)

By definition, a FINA sanctioned meet (a meet hosted by the FINA recognized Masters organization in the country in which the event is taking place) is considered a USMS recognized meet.

Recognized meets can also be (but not limited to)

- Open Water
- Senior games
- YMCA
- USA (nee USS)
- Other government or state sponsored events

But it is the swimmers responsibility to verify that the USMS application for a ‘USMS Recognized Event’ has been submitted by the hosting committee and approved by the LMSC Sanctions Chair.

DRAFT #1 Friday, October 13, 2000

Please make forward comments to Colleen Driscoll by November 31st, 2000

NOTE: all incidents MUST be reported to Peak Insurance – whether or not a claim will be made.