

USMS Insurance Committee Meeting
September 23, 1993

The meeting was called to order at 10:40 AM by the Committee Chair, Mike Laux. Jane Moore served as recorder. A roll sheet was distributed and is attached showing members and others in attendance.

The minutes of the previous meeting of September, 1992, were reviewed and accepted.

The claims of the past year were reviewed. One claim for medical coverage of an accidental injury was settled. One liability claim is currently in litigation in California.

Three bids for liability insurance coverage for the coming year have been received. The cost is lower based on an excellent experience history. Last year's premium was \$117,000. The bids were reviewed. It was moved and seconded to accept the bid from Transamerica. The details of the bid were then discussed. The motion was approved unanimously.

Currently there is a \$1,000,000 limit excess policy. It was moved, seconded and approved to increase the limit to \$2,000,000.

A single bid from the current carrier for accident insurance coverage at \$0.75 per member was received. It was moved, seconded, and approved to accept that bid.

Projected total insurance bill	\$111,039	liability
	22,500	accident
	3,850	directors-officers
	250	equipment
	1,300	crime (USMS & LMSC officers
	-----	& independent contractors)
Total	\$138,939	

It was moved, seconded, and approved to request \$140,000 from the Finance Committee for purchase of insurance. It was moved, seconded and approved to set aside \$10,000 for addition to the insurance reserve fund.

One Event Registration was discussed. It was suggested that the insurance carrier could be consulted regarding the possibility of a different premium for one event swimmers. No motion was made.

Approved Meets. Accident coverage is in effect as is liability coverage for USMS members. Therefore, if the meet director is a USMS member, USMS could be sued for occurrences at approved meets. It is recommended that the approval process be changed to remove USMS liability so that times can be accepted for USMS purposes with no guarantees that USMS approves the conduct or safety of the meet.

Liability Release. Based on the current suit, the liability release needs to be amended. Legal Counsel will develop wording to be presented to the House of Delegates.

Reciprocity with USS. If a USS swimmer swims in a USMS meet, liability coverage is provided by USMS and accident coverage by USS. If a USMS swimmer swims in a USS meet, liability coverage is provided by USS and accident coverage by USMS.

A report from the Safety Coordinator Subcommittee was discussed. This was referred to the Sports Medicine Committee for further action and recommendations.

The Safety Coordinator Subcommittee also requested a budget item of \$100 to purchase safety brochures from USS and mail those to the chair and safety coordinator of each LMSC. It was moved, seconded, and approved to increase the budget request by \$100 to do the above mailing.

The meeting was adjourned at 12:00 PM.

A discussion was held regarding diving during warm-ups at meets. It was the consensus of the committee that National Meet Entry Forms should contain BOLD face cautions against diving during warm-ups. An action was taken regarding entry forms and is show under action items.

The meeting adjourned at 5:30 PM

Respectfully Submitted,
Jane Moore, Chairman
Hugh Moore, Recorder

ACTION ITEMS

1. The following is Proposed to the Legislation Committee.

Replace 506.2.16 with the following:

Sports Medicine, Health, and Safety Committee. The Sports Medicine, Health, and Safety Committee shall consist of the Chairman appointed by the President for a 2 year term and other interested members. The committee shall research and advise USMS on subjects related to sports medicine, health, and safety. The committee shall also stimulate and encourage research in the health benefits, medical problems, physiology, and psychology of Masters swimming.

2. For supervised workouts, it is recommended that at least one individual on deck maintain certification in CPR, first aid training, and one of the following, coaches safety training, emergency water safety training, or lifeguard training. For Masters swimmers in unsupervised workouts, it is recommended that there be a certified lifeguard on the pool deck at all times.

3. Recommend that the above wording be distributed in the LMSC handbook.

4. Recommendation to Championship Committee that the no diving cautions on the entry form for Tempe and Buffalo include "subject to disqualification".

USMS Insurance Committee Meeting
September 23, 1993

ACTION ITEMS

1. Budget request \$140,000 for insurance coverage.
2. Budget request \$10,000 for reserve fund.
3. Budget request \$300 (\$100 additional for safety brochure mailing).
4. Liability waiver.
5. Revise Approval definition.