

USA Swimming – General Liability 1/1/2026-1/1/2027 Covered Activities

Covered activities include events and related activities organized, operated, sanctioned, or approved by USA Swimming, Inc. or any of its Local Swimming Committees (LSCs):

Swim Meets

Competitive pool swimming events, including world, national, regional, and local swimming competitions.

Open Water Competitions

Competitive open water swimming events, including national, regional, and local open water swimming competitions.

Observed Swim Meets

Coverage is limited to the activities of the USA Swimming official acting in their capacity while assigned to observe the event for compliance with USA Swimming's technical rules

Swim Practices and Dryland Training Activities

Swimming practices (pool and open water), dry land training activities, camps, and learn to swim programs where participants are USA Swimming members or U.S. Masters Swimming members and under the direct and active supervision of a USA Swimming member coach.

Organized Practices

Recreational swim meets hosted by a USA Swimming member club with local swim teams that are not USA Swimming member clubs. Coverage is subject to underwriting review, approval, and payment of additional premium

Swim Tryouts

Swim practices where a swimmer who is NOT and has NEVER been a USA Swimming member participates in swimming activities with a USA Swimming member club for up to a maximum of thirty (30) days from the first day of practice. Tryout swimmers may not participate in more than one tryout period within the same twelve month span.

Swim-A Thons

Swim-A-Thon fundraising events sponsored by or registered with USA Swimming, Inc.

Educational & Safety Training Programs (for member coaches)

Safety Training for Swim Coaches, including in-water training, CPR & AED training, and Lifeguard Certifications (all the prior training activities through approved agencies): all training conducted by USA Swimming member coaches who are member representatives of one of the approved agencies and providing training to member coaches or members completing the requirements to become a member coach.

Approved Social Events & Fundraising Activities

Approved social events and fundraising activities for member clubs or organizational members, including beginning/end of season parties, awards banquets, meetings, retreats, car washes, concession stand work, bake sales, parades (walking only, no riding/driving), info booth at community events, etc.

This is provided for informational purposes only and is not a guarantee of coverage. Should there be any discrepancy between the policy and the information here, policy provisions will prevail. Coverage is also subject to policy terms, conditions, and exclusions. Information here is subject to change.