

2019 INSURANCE SUMMARY  
for

USA Swimming, Inc.  
Local Swimming Committees

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Presented By:

*John E. Peterson, CPCU, ARM, CIC  
President*

**RISK MANAGEMENT SERVICES, INC.**

PO Box 32712  
Phoenix, Arizona 85064-2712  
602-840-3234 or 800-777-4930  
Fax: 602-274-9138

*Revised May, 2019*

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**IMPORTANT:** This summary of insurance is intended to be only a representative outline of coverages afforded by policies arranged through this office. It is not intended to replace actual contract language. The policies themselves must be read for specific details of coverages, extensions, limitations and exclusions, as well as conditions which you, as an insured, must meet to assure complete satisfaction in the event of loss.

If in reading your policies, there are any terms or conditions you do not understand, we shall be pleased to explain them to you.

For an additional charge, certain of the limitations and exclusions contained in the policies might be subject to deletion or amendment. It might also be possible to increase certain limits of liability. Please inform us of your desires in this regard and we will obtain premium quotations for you, whenever possible.

## NAMED INSUREDS AND LOCATIONS

### **NAMED INSURED(S):**

USA Swimming, Inc. dba USA Swimming,  
USA Swimming Foundation  
USA Swimming Local Swimming Committees.

### **LOCATION (S) INSURED:**

1. One Olympic Plaza  
Colorado Springs, CO 80909-5770
2. Various throughout the United States

**Company:** National Casualty Company  
**2018 A. M. Best Rating:** A+XV  
**Policy Number:** KKO00000007443500  
**Policy Period:** January 1, 2019 to January 1, 2020

Admitted  Non-Admitted

## COMMERCIAL GENERAL LIABILITY

### Limits of Insurance

\$ No Limit	General Aggregate Limit, Other than Products/Completed Operations
2,000,000	Products/Completed Operations Aggregate Limit
1,000,000	Personal & Advertising Injury Limit
1,000,000	Each Occurrence Limit
1,000,000	Participant Legal Liability
1,000,000	Sexual Abuse & Molestation
1,000,000	Fire Damage Limit, Any One Fire
5,000	Medical Expense Limit, Any One Person

### Locations

- 1) One Olympic Plaza  
Colorado Springs, CO 80909
- 2) Various, United States Including LSC Permanent Offices

### Named Insureds

- USA Swimming, Inc. dba USA Swimming, USA Swimming Foundation & USA Swimming Local Swimming Committees

### Coverage Highlights

- Occurrence limit per location
- Office Premises Liability
- Employee Benefits Liability
- Defense Costs Outside the limits
- Premises/Operations
- Products/Completed Operations
- Personal Injury & Advertising Injury Liability
- Contractual Liability
- Host Liquor Liability
- Incidental Medical Malpractice
- Limited Worldwide Liability
- Blanket Automatic Additional Insureds
- Punitive Damages Coverage

## COMMERCIAL GENERAL LIABILITY (CONTINUED)

### Some of Important Limitations & Exclusions Include:

- Medical Payments to Volunteers or USA Swimming Members
- International Acts
- Employment Related Activities
- Pollution Exclusion (Exception – Pool Chemicals)
- Fireworks, Amusement Devices, Hot Air Balloons
- Nuclear Energy – Exclusion
- Worker's Compensation
- Asbestos - Exclusion
- Bungee, Haunted Houses, Climbing Walls
- Property in your care, custody and control

**Not a complete listing of policy limitations and exclusions.**

**Company:** National Casualty Company  
**2018 A. M. Best Rating:** A+XV  
**Policy Number:** XKO00000007443600/7443700/OEX3183300  
**Policy Period:** January 1, 2019 to January 1, 2019  
 Admitted  Non-Admitted

## EXCESS LIABILITY

### Limits of Insurance

\$25,000,000 Each Occurrence Limit  
25,000,000 Aggregate Limit, Applies to All Coverages Except Automobile Liability which is not subject to an aggregate limit

### Coverage Highlights

- Follow Form Excess Liability subject to policy terms and conditions
- Occurrence Form
- Sexual Abuse & Molestation Included
- Auto Included
- Employee Benefits Liability Included
- Punitive Damages Coverage
- Terrorism Included

### Some of the Important Limitations & Exclusions Include:

- Excess of underlying limits subject to separate terms, conditions and exclusions.
- Non "Drop Down" Due to Insolvency of Primary Carrier
- Pollution Excluded
- Nuclear Excluded
- Asbestos Excluded
- Securities & Financial Interest Exclusion
- Employment Related Practices Exclusion

**This is not a complete listing of the policy limitations & exclusions**

**Company:** National Casualty Company  
**2018 A. M. Best Rating:** A+XV  
**Policy Number:** KKO0000007712500  
**Policy Period:** January 1, 2019 to January 1, 2020

Admitted  Non-Admitted

## **AUTOMOBILE LIABILITY & PHYSICAL DAMAGE**

### Limits of Insurance

\$ 1,000,000 Hired/Borrowed Automobile Liability  
1,000,000 Employer's Non-Ownership Liability

### Physical Damage

#### **Hired Autos Only**

\$ 1,000 Deductible, Comprehensive  
1,000 Deductible, Collision  
70,000 Maximum Value – Rental Vehicle

### Some of the Limitations or Exclusions Include:

- Expected or Intended Injury
- Workers Compensation/Employer's Liability
- Fellow Employee, Excess Coverage Only
- Care, Custody, Control
- Handling of Property
- Pollution
- War
- Nuclear Energy Liability

### Physical Damage Exclusions

- Nuclear Hazard
- War
- Tape Decks or Other Sound Reproducing Equipment, Unless Permanently Installed
- Tapes, Records, Etc.
- Sound Receiving Equipment, Unless Permanently Installed

### **USA Swimming has set up a program through National/Enterprise Car Rental**

**which allows an LSC to rent a vehicle through either rental car agency at a reduced fee or no cost and which rental includes insurance. See the USA Swimming website.**

**Company:** Philadelphia Indemnity Insurance Company  
**2018 A. M. Best Rating:** A++XV  
**Policy Number:** PHSD1312630  
**Policy Period:** March 1, 2018 to March 1, 2019

Admitted     Non-Admitted

**CRIME  
LOCAL SWIMMING COMMITTEES**

Limits of  
Insurance

\$ 100,000 Employee Theft  
100,000 Depositor's Forgery  
100,000 Computer Theft & Funds Transfer Fraud Coverage  
25,000 Deductible  
-0- Deductible ERISA

Coverage Highlights

- Covered Persons:
  - » Employees
  - » Directors or Trustees
  - » Non Compensated Officers
  - » Independent Contractor – LSC Registrars/Registration Chairman, Permanent Office Personnel
  - » Volunteers
  - » Chairman or Committee Members
- Worldwide Coverage
- ERISA

Some of the Restrictions & Exclusions Include:

- WARRANTIES AS REQUIRED BY COMPANY MUST BE
- IN PLACE FOR COVERAGE TO BE VALID. Warranty – Dual Signatures, Split Responsibility for Check Issuance & Checkbook Balancing and Annual Audit Committee Review
- Expenses Incurred in Establishing the Existence or Amount of Loss
- Unrealized Income
- Loss of Trade Systems
- Mutual Exclusion of Losses with policy issued to US Swimming, Inc.
- Indirect Loss

**Company:** Nationwide Mutual Insurance Company  
**2018 A. M. Best Rating:** A+XV  
**Policy Number:** DNO000003066480  
**Policy Period:** May 24, 2019 to May 24, 2020

Admitted     Non-Admitted

## DIRECTORS & OFFICERS LIABILITY/EMPLOYMENT PRACTICES LIABILITY LOCAL SWIMMING COMMITTEES

### Limits of Insurance

\$ 2,000,000	Aggregate Limit Per Member LSC
1,000,000	D&O/EPLI
1,000	Retention

### **Coverage Highlights**

- Directors & Officers Liability and Entity Liability Coverage – Protects an organization and its directors and officers for claims arising from exposures associated with the management actions and decisions of executives
  - Definition of insured includes directors, trustees, officers, part-time, seasonal and leased employees, committee members and volunteers.
  - Entity coverage, for LSC.
  - Coverage for punitive and exemplary damages
  - Defense cost coverage outside the limit
  - Duty to defend claims
  - Note coverage does not extend to acts related to sexual behavior
- Employment Practices Liability Coverage – Protects an organization and its executives and employees for claims arising from consequences of employment-related wrongdoing
  - Broad coverage for allegations of discrimination, workplace and sexual harassment, workplace torts, retaliatory treatment and other wrongful employment decisions. Definition of insured includes the organization and any insured person.
  - Definition of insured person includes directors and officers; part-time, leased, temporary and seasonal employees; volunteers and independent contractors.
  - Coverage for punitive and exemplary damages where insurable
  - Defense cost coverage
  - Duty to defend claims
  - 3rd Party coverage (example – contractor)
  - Note coverage does not extend to acts related to sexual behavior.

### **Major Exclusions**

- Bodily injury, sickness, mental anguish, emotional distress, death, property damage, personal or advertising injury except Wrongful Employment Practice.
- Wrongful Act that occurred prior to the policy effective date.
- Actual or alleged breach of any oral, written or implied contract.

## GUIDE TO BEST'S RATINGS

### Rating Levels and Categories

<u>Level</u>	<u>Category</u>	<u>Level</u>	<u>Category</u>	<u>Level</u>	<u>Category</u>
A++, A+ .....	Superior	B, B- .....	Good	D .....	Below Min. Standards
A, A- .....	Excellent	C++, C+ .....	Fair	E .....	Under State Supervision
B++, B+ .....	Very Good	C, C- .....	Marginal	F .....	In Liquidation

### Financial Size Categories

(In \$000 of Reported Policyholders' Surplus Plus Conditional Reserve Funds)

Class I	Up	to	1,000	Class IX	250,000	to	500,000
Class II	1,000	to	2,000	Class X	500,000	to	750,000
Class III	2,000	to	5,000	Class XI	750,000	to	1,000,000
Class IV	5,000	to	10,000	Class XII	1,000,000	to	1,250,000
Class V	10,000	to	25,000	Class XIII	1,250,000	to	1,500,000
Class VI	25,000	to	50,000	Class XIV	1,500,000	to	2,000,000
Class VII	50,000	to	100,000	Class XV	2,000,000	or more	
Class VIII	100,000	to	250,000				

Risk Management Services' subscribes to A.M. Best & Co.'s rating services and relies on same in evaluating the financial condition of insurers whose policies we propose to deliver. The rating of the carrier and the year of publication of that rating are indicated. Risk Management Services, Inc., makes no representations and warranties concerning the solvency of any carrier nor does it make any representation or warranty concerning the rating of the carrier which may change.