



**SUMMER LEAGUE SWIMMING 2024-2025 INSURANCE PROGRAM**  
**A BENEFIT OF MEMBERSHIP**

**Sports Accident Coverage:**

Coverage is provided for properly registered and approved participants and volunteers that are injured during an approved event for whom premium has been paid. Coverage is excess medical and becomes primary if there is no other coverage.

Description of Hazards Covered: Insured persons are covered for injury resulting from an accident which occurs directly from activities that are scheduled, sponsored, or supervised by Summer League Swimming.

Excess Medical / Dental Expense	Limit \$25,000
Deductible	\$250 Per Injury
Benefit period	52 Weeks
Chiropractic Care and Physical Therapy	Limited to \$50 per visit with \$2,000 Maximum per injury
Coverage for Outpatient prescriptions	Limited to \$1,000 per injury
Accidental Death and Dismemberment Benefits	\$5,000 Principal sum
Claims Basis	Full Excess

**General Liability Coverage:**

Provides coverage for bodily injury, property damage, personal injury and sexual misconduct occurring during an “insured activity” to Others:

Insured Activities: 3-18 years Swimming

Each Occurrence – per event	\$1,000,000
Personal and Advertising Injury Limit	\$1,000,000
Participant Legal Liability	Included
Damage to Premises rented to you	\$100,000
Medical Expenses	\$5,000 (other than participants)
Abuse, Molestation or Exploitation Coverage	\$1,000,000

Additional insureds include:

Team members, managers, coaches, assistants, referees and officials, sponsors and other individuals participating in the official functions of Summer League Swimming.