

Swim Clubs

Why Do You Need Coverage?

Your focus is to promote the athletic and personal development of swimmers at every level. You need to protect that mission, along with every other aspect of your operation, which may include your visitors, members, employees, volunteers and/or property.

Policy Features

- Abuse or Molestation coverage that addresses sexual, physical, verbal and emotional abuse
- Professional Liability coverage that includes protection for your lifeguards, coaches, and instructors
- General Liability that includes coverage for special events
- Automatic additional insured status for funding sources, contractual obligations and club members
- Medical payment coverage added back for swim and dive team members at scheduled events
- Coverage added back at a specified limit for underground pipes, flues and drains
- Umbrella coverage available, which can include Abuse or Molestation and Professional Liability

Claim Scenario

Abuse or Molestation: During a swim meet, a coach noticed an eight-year-old boy was verbally assaulting another. The coach took immediate action to separate the children and reported the incident in accordance with the swim club's abuse reporting policy. The verbally assaulted child's parents later sued the swim club and named the coach responsible for the mental distress their child experienced. The swim club's agent was well-versed in Great American's coverage and felt confident in the policy's ability to provide protection for any actual, threatened or alleged act. The agent knew the policy covered both employee-on-client and child-on-child abuse, and addressed sexual, physical, emotional and verbal abuse.

Value Added Services

- Great American Loss Control
- Risk Resource Portal
- Praesidium abuse prevention and response solutions
- Intellicorp discounted background checks
- GreatAcademySM online learning for lifeguards and aquatic directors
- STOPit anonymous abuse reporting app
- Oostman Aquatic Safety Consulting



Contact us for more information

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