



Prospective Club Membership Booklet

July 20, 2006

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Section 1:

***Club Membership Information
& Requirements***

Requirements & Instructions for Applying for Club Membership

USA Swimming offers two classes of membership: (1) Group members, including clubs, seasonal clubs and organizations; and (2) Individual members, including athletes, coaches, officials, and non-athletes. This packet includes all the information and forms necessary to apply for club membership in USA Swimming. Please follow the directions enumerated below. If you have any questions, please contact your Local Swim Committee (LSC) Membership chair or the Member Services Department at the National Headquarters. Contact information for these resources is provided on the cover letter that introduces this packet of information.

1. We recommend that you review all of the material in the Prospective Club Membership booklet. The Table of Contents highlights each section and outlines the information contained in this booklet.
2. Four forms must be completed as part of your application.
 - Requirement Checklist for First-Year Club Membership. *Form included in this booklet.*
 - Facility Use Confirmation Form, for each facility to be used by the team. *Form included in this booklet.*
 - Demographic Questions for New Clubs. *Form available on USA Swimming website in the Swim Club section: Starting a New Club.*
 - LSC Application Form (*Form available from the LSC Membership Chairperson*).
3. In addition to completing the above referenced forms, clubs are required to submit the following:
 - Mission Statement: Clubs are required include a statement that summarizes the purpose, business, and values of the organization (see pages 20-25).
 - Safety Action Plan(s): The organization must submit a plan that details the procedures to be followed in an emergency situation for each facility used by the team (see pages 43-53).
 - First-Year Budget: New clubs must submit a 1st-year budget or business plan (see pages 29-31).
4. A key component of the new club requirements is coach certification and education. All coach members of USA Swimming must meet the safety certification requirements (outlined on pages 9-15). In addition, Head Coaches of new clubs must meet the education and experience requirements (see page 9-12). The club application packet must include documentation and/or certification of the following:
 - CPR
 - First Aid or equivalent
 - Coaches' Safety Training or equivalent
 - USA-S Coach Education Requirement (same as ASCA Level I)
 - ASCA Level 2 Stroke School*
 - ASCA Level 3 Physiology School*

**Three years of USA-S coaching experience may waive Level 2 and/or Level 3 requirements. Final determination is made by the Director of the Club Development Division of USA Swimming.*
5. Within twelve months of application approval by the national office, new clubs must attend the Club Leadership/Business Management School (CLBMS). Schools are scheduled throughout the year in various locations. Check the USA Swimming website (www.usaswimming.org/swimclubs) for upcoming sites. The course is offered to groups within the LSCs for free or at nominal cost. As an alternative, Sport Development Consultants can teach the course at an individual club for a fee of \$500.00
6. Once the application materials reach the National Office, the appropriate Sport Development Consultant will contact the new club to schedule participation in the CLMBS.
7. Return the registration fee, the completed requirement checklist, and all of the completed application forms and required documentation to the LSC Membership Chairperson identified on the cover letter.

Although completion of all requirements is recommended, seasonal clubs are not subject to all of the new club stipulations. Seasonal clubs are only required to complete the LSC application form, pay the registration fee, and fulfill the coaches' safety education and Level I education requirements. (Note: Seasonal clubs are an LSC option. Please check with the LSC Membership Chair for more information).

So You Want To Start A New Swim Club: Key Questions

Following is a list of questions for you to consider as you move toward establishing a new swim team and organization. This list is meant to be thought provoking and to foster discussion. It is not meant to be a score sheet or survey. Think about and discuss each question with your supporters or founders. If you frequently answer “NO” or “NOT SURE,” you may need to do further research or self-evaluation. **Positive answers to these questions may be a good indicator of the potential success of your team.**

Questions	Yes	No	Not Sure
1. Will this new club satisfy an unfilled need in your community?			
2. Is demand for swimming greater than the supply in this area?			
3. Are there sufficient interest, population, and talent in this community to support a new swim team?			
4. Will increased competition be good for swimming in this area?			
5. Will our competitors positively receive a new club?			
6. Do I/we know who our members will be?			
7. Will a new program generate new participants in swimming?			
8. Do I/we have a reservoir of community or support group loyalty?			
9. Do I/we have a good, stable facility to use on a consistent basis?			
10. Do I/we have a past track record or image of success?			
11. Can I/we deliver better service than my/our competitors?			
12. Do I/we have the level of technical skills needed?			
13. Do I/we have the necessary organizational skills and experience?			
14. Do I/we have the necessary communication skills and means?			
15. Have I/we determined the organizational structure of the new program?			
16. Have I/we developed a sound business plan and 1 st -year budget?			
17. Will I/we have a sufficient volunteer base?			
18. Do I/we have the ability to raise funds?			
19. Do I/we have a support network of legal and financial advisors?			
20. Can we be competitive based on quality, price and location?			
21. Do I/we have a long-term plan and vision for this club?			
22. Have I/we established the purpose, values, & philosophy of the new club?			
23. Are my/our motives purely positive and constructive?			



Requirement Checklist for First-Year Club Membership

This checklist is designed to verify that all requirements for new club membership have been met. Please complete the **CLUB** column below and forward this list with all of the required application materials to the LSC Registration Chair. The LSC Registration Chair will complete the **LSC** column and forward the application to USA Swimming. Do not send incomplete forms!!

Club Name _____ Club Code _____

Club Rep Applying for Membership _____ LSC _____

Day Phone _____ Email _____

Club's Federal Tax ID Number _____ Date of Appl _____

NEW CLUB REQUIREMENT	CLUB	LSC	NATL HQ
Club Items:			
1. LSC Application Form			
2. Demographic Questions Form			
3. Team Mission Statement			
4. First-Year Budget or Business Plan			
5. Safety Action Plan for all facilities			
6. Facility Use Confirmation Form (for all facilities)			
7. Club Registration Fee			NA
Club Leadership & Business Management School: <small>(to be completed within 12 months of application approval by national office)</small>	Date Completed:		
Head Coach Items:			
1. Head Coach's Name:	DOB:		
2. Required Safety Certifications <small>(attach documentation for all three certifications)</small>			
3. Coach Ed. Requirement: Foundations of Coaching <small>(Online test on USA Swimming website: www.usaswimming.org)</small>			
4. ASCA Level 2 Stroke School*			
5. ASCA Level 3 Physiology School*			

* A minimum of three years of USA-S coaching experience *may* waive the ASCA Level 2 and/or ASCA Level 3 educational requirement. Please list the LSC and years coached below. Final determination is by the Director of the Club Development Division of USA Swimming.

Year _____ LSC _____

Year _____ LSC _____

Year _____ LSC _____

Official Use Only: Initial & date when complete.

LSC Official _____ Date _____

NHQ Official _____ Date _____



Facility Use Confirmation Form

This form is to be used for any new club applying for membership in USA Swimming. It must be filled out completely.

This is to certify that _____
(Name of Club applying for USA Swimming membership)

has secured water time at the following facility (use additional sheets for any additional facilities):

Facility Information

Name of Facility: _____

Owner: _____

Address: _____

City/State/Zip: _____

Contact Person for Facility: _____ Title: _____

Contact Phone #: _____ E-mail: _____

Please list name(s) of any other USA-S clubs that utilize this facility as a regular practice location:

Signature of Facility Contact: _____ Date: _____

Secured practice times - please list the hours secured for each day:

	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
AM						
PM						

Club Information

Club Name: _____

Authorized Club Rep: _____

Mailing Address: _____

City/State/Zip: _____

Day Phone: _____ E-mail: _____

I certify that the above information is true and is an accurate representation of the pool time for the new club/team that I am authorized to represent.

Signature of Club Rep: _____ Date: _____

Section 2:
Coach Requirements

Education and/or Experience Requirements for Head Coaches of New Clubs

In an effort to ensure that all new clubs benefit from qualified coach leadership, USA Swimming requires the following criteria for Head Coaches of new swim clubs. Coaches can meet the basic requirements in one of two ways: (1) a combination of education and experience, or (2) for those with no experience, a purely educational option is available. The education requirements can be satisfied by in-person attendance at ASCA or USA Swimming courses, or by taking advantage of home-study options for each course.

1. USA Swimming Coach Education Requirement: The coach will need the following texts to pass the first year coaches' test: *Progressions for Athlete and Coach Development*, *Foundations of Coaching*, and the current *USA Swimming Rules and Regulations*. The first-year test is available online on the USA Swimming website. Go to Coaches Certification on the menu bar. The books are available from ASCA or the USA Swimming online store.
2. The coach must also have current certifications in First Aid, CPR, and Safety Training for Swim Coaches (or Lifeguard Training equivalency) See pages 10-15 of this booklet.
3. Completion of the American Swim Coaches' Association Level 2 Stroke School.
4. Three years' experience working as an assistant in a USA Swimming member club or completion of ASCA Level 3 Physiology School.

Procedures to be used for obtaining ASCA Level Two and ASCA Level Three Course materials:

Coaches needing the ASCA Level Two or ASCA Level Three tests must purchase the books from ASCA at (800) 356-2722 or <http://www.swimmingcoach.org> and have a receipt or record of purchase. A coach may not simply borrow someone else's book and copy the test.

1. When submitting the test(s) for grading a coach must inform ASCA that he/she is taking the test to meet the USA New Club Membership requirement.
2. Upon successful completion of the test, ASCA will mail a certificate of completion to the coach.
3. The ASCA office will keep the test in a physical file at the ASCA office and will maintain the information in the ASCA database.
4. Existing ASCA Level Two or Three coaches need only to copy their current membership cards to the local LSC registration chair.
5. Coaches with expired ASCA memberships who need proof of Level Two and Level Three status can pay a \$5 fee to ASCA for a "Letter of Completion."

Rulebook Requirements for all Coaches

Article 502.45 Membership Responsibility

1. All clubs, including seasonal clubs, shall ensure that all athletes and coaches participating in USA Swimming sanctioned competition are members of their LSC and USA Swimming.
2. All coaches of USA Swimming clubs, including seasonal clubs, shall join USA Swimming as coach members and shall satisfactorily complete safety training required by USA Swimming (pages 10-15).
3. The coach of record for a USA Swimming member club must be at least 18 years of age.
4. All coaches of USA Swimming clubs, including seasonal clubs, who register for the first time as a coach member, shall complete coaches' education required by USA Swimming prior to receiving their membership for the second year (this requirement applies to all assistant coaches of new clubs. All Head Coaches must meet the requirements outlined above).

Coaches Safety Curriculum

USA Swimming initiated the Coaches Safety Curriculum in September 1987 for the 1988 membership year. USA Swimming coach members are required to show current proof of training in First Aid, Cardiopulmonary Resuscitation (CPR) and Safety Training for Swim Coaches.

Local Swimming Committees (LSCs) enforce these requirements largely through the membership function. Justification for the requirements may be found in legislation passed over the years by the USA Swimming House of Delegates. The following passages are found in the 2004 *Rules and Regulations*:

Article 202.3.3 “...all persons acting in any coaching capacity in a sanctioned event must be coach members of USA Swimming, Inc.”

Article 502.4.3 “All coaches of USA Swimming clubs, including seasonal clubs, shall join USA Swimming as coach members and shall satisfactorily complete safety training required by USA Swimming.”

Enforcement in Membership

When persons apply for coach membership, they must meet the full Coaches Safety Curriculum requirement to be registered. They will not be allowed an interim coaching (grace) period.

Enforcement at Meets

Persons without a coach membership will not be allowed to participate in any coaching capacity at any USA Swimming sanctioned competition. This restriction includes being barred from the deck area at all Local Swimming Committee, Zone, Sectional, Junior National, National and International qualifying competitions.

If an offending person refuses to comply with these provisions upon initial warning, all athletes on that person’s club shall be designated as “Unattached” for the entire competition, unless the club has some other USA Swimming coach member present. It shall be the responsibility of the meet referee, or his designee, to enforce these provisions.

This “last resort” option of unattaching athletes exists only when the coach does not fulfill the Coaches Safety Curriculum and **refuses** to leave the deck when asked to do so by meet management.

Athletes should not be forced to swim unattached simply because their USA Swimming coach is not able to accompany them to an USA Swimming meet. Instead, in keeping with LSC policy, the athletes should be assigned to another coach, the host team or a designated marshal.

Enforcement at Practice

Failure of a coach to satisfy the Coaches Safety Curriculum requirement will be grounds for termination of coach membership status and loss of insurance coverage.

Clubs that continue to conduct a program with coaches who have failed to satisfy the Coaches Safety Curriculum requirement risk termination of membership and loss of insurance coverage.

Membership Application

All course certificates must be valid on the date of application for membership. Coaches should submit their certificates (or copies, if allowed by LSC policy) of the First Aid, CPR and/or Safety Training for Swim Coaches courses (front and back) as adequate proof of training. If an LSC Membership Chair doubts the authenticity of a copy, he/she has the right to request access to the original cards. It is the responsibility of the coach to renew all certificates in a timely manner.

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*The First Aid, CPR and STSC expiration dates will appear on the stub of the coach's membership card. The earliest of the expiration dates will also appear in bold letters on the front of the coach membership card. (Example: If CPR expires on May 15, 2005 the following wording will appear on the front of the coach membership card: **VALID THROUGH MAY 15, 2005.**)*

Clubs must have at least one properly registered coach to register as an USA Swimming club. This does not change the fact that **all** club coaches must fulfill the safety requirements. As defined in the rulebook, a "club" must have at least one coach; group members that do not fulfill this requirement may join only as "organizations."

Coaching Assistants

An athlete member may **assist** an USA Swimming coach member. However, it is imperative that the USA Swimming coach member be on deck with the non-coach member and maintain "direct line of sight" at all times. If exercising sole supervisory responsibility, the non-coach member must obtain training and become an USA Swimming coach member.

How to Obtain Certifications

First Aid and CPR

A list of acceptable First Aid and CPR courses is attached. ***Taking courses that are not on this list will not be acceptable for coach safety certification.***

Safety Training for Swim Coaches

Coaches must complete **one** of the following to receive Safety Training for Swim Coaches certification:

- 1. *The full ARC Safety Training for Swim Coaches course (8 hours)***
- 2. *ARC Safety Training for Swim Coaches Review Challenge (4 hours)***
Any individual, whether or not he/she holds a current certificate, may participate in the Review Challenge (written exam and in-water skills test only). If the non-certificate holder does not pass the Review Challenge, then he/she will be referred to a full course and will not be allowed to attempt the Review Challenge again. Current certificate holders may repeat the challenge as long as their certificate remains current.
- 3. *ARC Lifeguarding (40 hours)***
- 4. *Ellis & Associates National Pool & Waterpark Lifeguard Training Program – Universal Lifeguard License (one year certification, includes First Aid)***
- 5. *YMCA Lifeguarding***

Waiver for Coaches with Physical Disabilities

Coaches with physical disabilities who are unable to participate in the skill demonstrations required to pass these courses can apply for a Safety Certification Waiver. For additional information, contact your Local Swimming Committee Membership Chair or USA Swimming's Member Services Coordinator at 719/866-4578.

Things to Remember

- 1. LSC Registration/Membership Chairs are not police. It is the responsibility of the coaches to renew and keep up with their certificates.**

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2. All claims or incidents of bodily injury or property damage must be reported immediately to USA Swimming National Headquarters and Risk Management Services. Use the Report of Occurrence form.
3. If you don't know the answer to an insurance question, just ask. We are here to lend support – call Carol Burch or Mary Illich at USA Swimming (719/866-4578) or Sandi Blumit at Risk Management Services, Inc. (1-800-777-4930).

First Year Educational Requirement for Coaches

Article 502.4.5 “All coaches of USA Swimming clubs, including seasonal clubs, who register for the first time as a coach member, shall complete coaches’ education required by USA Swimming prior to receiving their coach membership for the second year.”

This educational requirement is in addition to the safety requirements described above. Within 4-6 weeks after the LSC Membership Chair processes the membership application, first year coaches will receive a packet containing information about the educational requirement, an order form for course materials, and information on how to take the test on-line. Upon successful completion of the on-line test, the LSC Membership Chair will be notified automatically and the coach’s record updated to reflect that the requirement has been completed. This must be done prior to registering for the second year of coaching with USA Swimming.

All coach members of USA Swimming must be in compliance with the above requirements in order for the coach and club to maintain insurance protection.



USA Swimming Coaches Safety Curriculum 2005--2006 Requirements and Equivalents

Effective since 1988, all coach members are required to fulfill safety training requirements as established by the USA Swimming Board of Directors. USA Swimming currently requires coach members to hold current certification cards for the following courses: Safety Training for Swim Coaches, CPR and First Aid.

ARC/USOC Sport Safety Training is recommended by USA Swimming because of its coaching specific content and materials. This course includes Adult CPR, fulfilling both the first aid and CPR requirements for coach membership.

Cardiopulmonary Resuscitation (CPR)

Any one of the following courses will satisfy the requirement:

American Red Cross: *(all ARC CPR courses are good for one year) (NO instructor certifications are acceptable)*

- Adult CPR (4 hours)
- Adult CPR/AED
- Community CPR (6.5 hours) (includes adult, infant and child CPR)
- CPR for the Professional Rescuer (9 hours)

American Heart Association: *(all AHA CPR cards are good for two years)*

- Advanced Cardiac Life Support (ACLS)
- Basic Life Support (BLS) for the Health Care Provider (card will read "Healthcare Provider")
- Heartsaver CPR (Adult and/or Child; Infant only is not acceptable)
(USA Swimming does NOT accept "Heartsaver" or "Heartsaver AED")
- Any AHA Basic Life Support Instructor or Instructor Trainer for the courses listed above

National Safety Council: *(NSC CPR courses are good for either one or two years, depending on the training agency)*

- Adult CPR
- First Responder (includes First Aid)

Jeff Ellis & Associates:

- Water Safety+ (4 hour course includes First Aid)
- National Pool & Waterpark Lifeguard Training Program (one year certification, includes First Aid)
- National Pool & Waterpark Lifeguard Training Program Instructor License (12-18 month certification)

CPR Courses offered by other organizations:

- AAOS (Amer Acad of Orthopaedic Surgeons) Emergency Care & Safety Institute CPR (two year cert)

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- American Safety & Health Institute (ASHI) CPR Pro
- American Safety & Health Institute (ASHI) CPR/AED for the Community and Workplace (*two year cert*)
- Medic First Aid (*course includes First Aid*) (**coach must also submit a completed, scored test signed by the course instructor**)
- E.M.S. Safety Services CPR
- Emergency Medical Technician (EMT) Basic (*course includes First Aid*)
- Save-A-Life Educators: CPR
- Tacoma Fire Department First Aid & CPR Course (*course includes First Aid*)
- University Training Centers, Inc. – Healthcare Provider BLS (C)

First Aid

Any one of the following courses will satisfy the requirement:

American Red Cross: (*NO instructor certifications are acceptable*)

- ARC/USOC Sport Safety Training (*6.5 hours with Adult CPR; 7 hrs with elective Child CPR*)
 - Also called ARC Sports Injury Prevention and First Aid
- Community First Aid & Safety (*9 hours*) (*includes Community CPR*)
- First Aid – Responding to Emergencies (*23.5 hrs*) (*includes Adult and/or Infant/Child CPR*)
- First Aid Basics
- Emergency Response (*43.5 hrs*) (*includes CPR for the Professional Rescuer*)
- Lifeguard Training (*includes CPR for the Professional Rescuer*)
- Standard First Aid/CPR/AED (*includes Adult CPR*)

American Safety & Health Institute:

- Adult Basic First Aid (*4 hour course*)
- Universal Basic First Aid (*4-6 hours*)

National Safety Council: (*NSC FA certifications are good for two or three years, depending on the training agency*)

- First Aid
- First Responder (*includes CPR*)

Jeff Ellis & Associates:

- Water Safety+ (*4 hour course includes First Aid*)
- National Pool & Waterpark Lifeguard Training Program (*one year certification, includes First Aid*)
- National Pool & Waterpark Lifeguard Training Program Instructor License (*12-18 month certification*)

First Aid courses offered by other organizations:

- AAOS (Amer Acad of Orthopaedic Surgeons) Emergency Care & Safety Institute First Aid
- Emergency Medical Technician (EMT) Basic (*includes CPR*)
- Medic First Aid (*includes CPR*) (**coach must also submit a completed, scored test signed by the course instructor**)
- E.M.S. Safety Services First Aid
- Life Education of Florida – First Aid for All Ages: A Common Sense Approach
- Save-A-Life Educators: First Aid
- Tacoma Fire Department First Aid & CPR Course (*includes CPR*)

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- University Training Centers, Inc. – Standard First Aid

Safety Training For Swim Coaches

Any one of the following courses will satisfy the requirement:

American Red Cross: *(NO instructor certifications are acceptable)*

- Safety Training for Swim Coaches *(8 hour course)*
- Safety Training for Swim Coaches Review Course *(4 hour renewal course)*
- Lifeguard Training (may be referred to as *Lifeguarding Today* on some certifications)

Jeff Ellis & Associates:

- National Pool & Waterpark Lifeguard Training Program *(one year certification, includes First Aid)*
- National Pool & Waterpark Lifeguard Training Program Instructor License *(12-18 month certification)*

YMCA Lifeguarding

Revised November 2005



New Coach Requirements

FAQ Frequently Asked Questions

Do I have to take this test? Do the new coach requirements apply to me?

The new coach requirements apply to any coach who registered with USA Swimming for the FIRST time after September 1, 1998 (start of our 1999 registration period). A first year coach must pass the New Coach Test prior to registering for his/her second year as a USA Swimming coach member. There is no set test deadline; however your memberships expire on December 31st of each year. If you don't pass the test prior to December 31st, you will not be able to coach until you pass the test and re-register.

Has the new coach test changed?

The revised test is based on the *Progressions for Athlete and Coach Development*, the *Foundations of Coaching Home Study Course*, and the *USA Swimming Rules and Regulations*. The test that you will take is new as of April 1, 2005. It is computer generated drawing from a bank of questions. The order of the answers is randomized. Therefore, each test that is taken will be totally unique to the test-taker.

Can I take the test on-line?

The **only** way to take the test is on-line. Go to the USA Swimming website (www.usaswimming.org/) Go to the "Coaches" tab on the top of any page click on "Foundations of Coaching Test" on the menu bar on the left to get started.

I heard that I need to "Sign In" to take the test. What is that? How do I do that?

In order to take the "Foundations of Coaching Test" you must have a web account with USA Swimming. You can create an account on the USA Swimming home page.

How many questions do I need to answer correctly to pass?

The test is open book. You are allowed to miss up to 20 questions out of 180 to pass the test.

How do I know if I passed or failed?

When you click on "End Test" (shown at the bottom of question #180) your score will be immediately displayed.

Can I take the test on paper and mail it in for grading?

No, but you can print out a copy of the test and fill in your answer sheet at your leisure. (Additional instructions appear on the actual test page.) You would then need to go on-line to input your answers and submit the test for grading.

What happens if I don't take or fail the test?

If you fail the test, you will need to retake it. Please note that your next test will be a different computer generated test. You may take the test as many times as necessary in order to pass the test. You must pass the test before you can register for your second year as a USA Swimming Coach member. You will be allowed to register as a non-athlete member for your second year until you pass the test, but that still means you will not be able to be on deck until you become a coach member. If you are on deck and are not a coach member, you are not covered by insurance and are putting your club at risk.

I took the test on-line and passed. What happens now?

An email will be sent to you and also to your LSC Registration Chair. Your registration will then be updated to "Coach Member." It is highly recommended that you print a copy of the email to save for possible future registration clarification.

What does LSC stand for?

Local Swimming Committee.

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I'm a new coach but I haven't received the new coach information yet.

New coach packets are sent out the month after the LSC sends the information to USA Swimming. You should receive your new coach packet within 2-1/2 months of coach registration. If it has been longer than 3 months since you registered for your first year as a USA Swimming Coach member and you have not received your new coach packet, you can request one by calling USA Swimming at 719-866-4578. Please note that some LSCs are mailing the new coach packet out with the coaches' card to ensure the coaches get them in a timelier manner.

I received this packet but I'm not a new coach.

You do not have to take the test, however you will need to give your LSC Membership Chair a copy of your old USA Swimming Coach card (from 1998 or before) and ask him/her to change your status in the Membership database. You will need to do this before you register for the upcoming year. If you do not have an old coach card, you may contact the Coach Certification person at USA Swimming (call 719-866-4578.) You will need to provide the **exact** year you were a USA Swimming coach member, the LSC you were in at the time, the name you were registered under at the time and your current LSC. We will attempt to locate you in our archives. This may take up to 3 days. Once we locate you in the archives as a coach prior to 1999, we will contact your current LSC Membership Chair and let him/her know to "grandfather" you in. If we cannot locate you in the archives you will be required to take the new coach test.

Do I have to purchase the *Progressions for Athlete and Coach Development* and the *Foundations of Coaching Home Study Course* books?

Purchasing the books is optional however passing the test without the textbooks is rather difficult. The test is "open book" and covers material from the *Progressions for Athlete and Coach Development*, the *Foundations of Coaching Home Study Course* and the *USA Swimming Rules and Regulations*. The test is separated into sections from the three books. The books may be ordered from the USA Swimming on-line store. On the USA Swimming website, click on the "USA-S Store" tab.

Who receives the \$20.00 from the purchase of the *Progressions for Athlete and Coach Development* and the *Foundations of Coaching Home Study Course* books?

Like most of the programs run by USA Swimming, the new coach requirement program is designed to break-even or run at a slight loss. When you purchase the books from USA Swimming, the \$20 covers the basic costs (there is also an additional shipping charge). Absolutely no royalties are paid to any of the authors. In fact, one of the conditions of employment at USA Swimming is that all employees (as well as all board of directors and committee members) must sign a conflict of interest form that states that they may not personally profit from any USA Swimming program or service.

Which version of the *USA Swimming Rules & Regulations* do I need for the test?

Use the current USA Swimming Rules and Regulations book for the test.

How do I get the *USA Swimming Rules and Regulations* book?

As a coach member, USA Swimming will send you a copy of the *Rules and Regulations* free of charge. Generally, you will receive your copy within three months of registration. If you registered over three months ago and still have not received your copy of the rulebook, please contact the Membership Department (719-866-4578) at USA Swimming. The easiest way is to view the *USA Swimming Rules and Regulations* online. Go to the "Volunteers" tab on the USA Swimming website. You can also order a rulebook at the "USA Swimming Store" on the website.

Will I have to take a test each year now?

No, there are no plans to have additional educational requirements after the first year. This program is strictly designed to ensure that all new USA Swimming Coach members have a basic level of education before entering their second year of coaching.

Do I have to be a member of ASCA (the American Swimming Coaches Association) too?

No. ASCA membership is entirely optional. By passing the new coach test you are eligible to become ASCA Level 1 certified (by request only – ASCA does not do this automatically). If you would like more information about becoming a member of ASCA, please call 1-800-356-2722.

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What if I'd like for the test to count toward ASCA Level 1 Certification?

As you begin the test there is a check box that asks, "Are you also seeking American Swimming Coaches Association certification?" Be sure to check "Yes".

I'm not a new coach but I'd like to take the test anyway – am I allowed to do that?

Yes, any USA Swimming coach member may take the test.

Does USA Swimming require lifeguards during practice?

USA Swimming does not require lifeguards to be on duty for swim practices or meets. USA Swimming rules require all coach members to be certified in three different areas in order to be on deck coaching: Safety Training for Swim Coaches, CPR and First Aid. If the facility has a requirement for lifeguards to be on duty in order for it's insurance to be in effect, then this is a facility regulation. Many states also have laws that require lifeguards to be on deck in certain situations.

I need to renew my Safety Training for Swim Coaches (STSC) certification. My local ARC chapter has informed me that a course called Sport Safety Training has replaced STSC. If I take Sport Safety Training instead of STSC, have I met the requirements?

No! Sport Safety Training does fulfill the First Aid and CPR requirements, but it has not replaced Safety Training for Swim Coaches.

I need to renew my Safety Training for Swim Coaches certification. How do I find a class?

Safety Training for Swim Coaches (STSC) is only offered by the American Red Cross. Contact your local Red Cross chapter. If your area is not offering the course right now, there are several options available:

- Contact a large USA Swimming team in your area; chances are good that one of the coaches is a certified STSC instructor.
- If your coaching background includes swimming, you can probably pass the STSC test without taking the course. The ARC calls this a "Challenge". If your ARC Chapter isn't offering the course right now, ask them if you can come in and "Challenge" the course (involves the written test and skills demonstration only). Because the skills demonstration requires removing an injured athlete from the pool, bring a friend to "play" this role during the demonstration portion of the test.
- Contact your Local Swimming Committee (LSC) Membership and/or Safety Chair to see if he/she has a list of STSC instructors that you can contact directly about teaching you the course. You can find contact information on the USA Swimming website under the "Volunteers" tab. Click on LSCs.

My CPR certification has expired and I just have not had time to get it renewed yet. Do I still have USA Swimming insurance while I am on deck coaching?

From an insurance standpoint, you are no longer insured as a coach as of the date that any of your certifications expire. You are immediately considered a non-athlete member who is no longer a coach. One of the greatest exposures a coach has from a liability standpoint is "improper instruction." For example, a swimmer dives too deep and is severely injured. The coach and club are sued. If the coach does not have current certifications, he/she no longer has coverage for this type of claim. Further, the club's insurance could be in jeopardy if it knew the coach's certification(s) had lapsed.

How can I find the contact information for the Local Swimming Committee's (LSC)?

You can find the information on the USA Swimming website. Click on the "Volunteers" tab located on the top of each page. From there, click on "LSC" where you can choose the appropriate LSC contact person or website. You can also purchase the USA Swimming Directory, which contains all the contact information for all persons working at the LSC level. To order online, go to the "USA-S Store" tab at the USA Swimming website.

Does only the coach of record need to be 18 years of age or older?

USA Swimming rules state that the coach of record for the team must be at least 18 years of age. There are no age requirements for the other coaches on the team. However, the LSC can impose rules above and beyond USA Swimming's. Please check with your LSC General Chair to find out the rules for your LSC.

Prospective Club Membership Booklet

How do I register? Where do I send my USA Swimming Coach registration form?

You will need to register through your LSC Membership Chair. On the USA Swimming website, go to the “Volunteers” tab and then click on LSCs.

How do I find out which LSC I am in?

Look at the LSC Map. It’s on the USA Swimming website, “Volunteers” tab. Click on “LSC’s.” If you can not find your location or are unsure about it you can contact the Member Services Department by calling 719-866-4578. The department will be able to let you know which LSC you are in and who the contact people are for that LSC.

How do I know if I am a USA Swimming Coach member?

After your local registration person has processed your application you will receive a registration card (usually in the mail) that has the year that you are a coach member in the background with your name and address in the foreground. At the bottom of the card are the words “is a coach member of USA Swimming. Membership expires 12-31-200_.” If it does not say “coach member” at the bottom of the card and says “non-athlete member” then you need to contact your registration person immediately because you are not registered as a coach member!

What is the USA Swimming recommended coach-to-swimmer ratio?

USA Swimming does not have a coach-to-athlete ratio. It is up to the club's coaching staff to determine the safest ratio. This should be based on several criteria, including the skill level and age of the athletes, the skill level of the coach (years experience, professional background, etc.) and the type of facility (size of pool, number of lanes).

I still have questions. Who do I ask?

Contact the Club Development Division at USA Swimming. Call 719-866-4578.

Section 3:

***Club Mission, Organization &
Administration***

Swim Club Organizational Models

Swimming teams in the United States are organized and structured in a variety of ways. From programs sponsored by YMCAs or universities, to parent-owned non-profit corporations, to private businesses owned by coaches or partnerships, there are many different models of successful swimming organizations. This article reviews the variety of organizational models that exist as well as some potential advantages and disadvantages to each type of legal organization.

With regard to the legal and financial responsibilities and liabilities associated with youth sports programs in today's society, organizers of new swimming teams are encouraged to carefully consider the legal organization most appropriate to meet the vision, objectives, and needs of the new club. Some of the factors influencing this decision include legal restrictions, liabilities assumed, type(s) of business operations, number of employees, and tax advantages or disadvantages.

This article provides general information about the various legal structures of swimming teams. However, laws and procedures change frequently and can be interpreted differently. It is highly recommended that organizers of new clubs seek advice and counsel from a knowledgeable lawyer and/or accountant licensed to practice in that state.

Coach-Owned or Private Business

Many successful competitive swimming programs in the USA are coach or privately owned. These teams may be legally structured one of several ways. Traditionally, there have been numerous sole proprietor and partnership arrangements. Going forward, it would seem that limited liability company (LLC) may become a popular choice.

Most coach-owned swim teams are legally structured as a proprietorship or partnership. A sole proprietorship is the easiest and least costly

way of starting a business. Partnerships are also relatively simple and inexpensive to create. The LLC is rapidly becoming a very popular business form. An LLC combines selected corporate and partnership characteristics while still maintaining status as a legal entity distinct from its owners.

Advantages

- Continuity and consistency of vision and purpose.
- Organizational, program, and leadership stability.
- Owner(s) enjoys typical advantages of self-employment.
- Owner(s) has potential for greater compensation and ability to build equity over long-term.
- Sole proprietorship and partnership relatively simple and inexpensive to create.

Disadvantages

- Greater financial risk for coach-owner. Faces typical start-up costs and challenges of any small business.
- Revenues are taxable.
- More limited financial resources.
- Sometimes more difficult for privately owned teams to foster volunteer support.
- Owner and partners personally liable for business debts.

Nonprofit Organization/Corporation

The most common organizational model for swim teams in the United States is the parent-owned, non-profit corporation. Also known as not-for-profit corporations, the main reason that teams select this legal structure is to obtain tax-exempt status. To qualify for tax-exempt status, the corporation must be formed for religious, charitable, literary, scientific or educational purposes (swim teams fall under this purpose). If a corporation is tax-exempt under Internal Revenue Code Section 501(c)(3), not only is it free from paying taxes on income, but people and organizations who contribute to the nonprofit

corporation can take a tax deduction for their contributions.

Most swim teams organized as non-profit corporations are governed by a board of directors that primarily consists of swim team parents. Typically, the head coach serves as the chief executive with prime responsibility for managing day-to-day “dry-side” operations and total responsibility for developing and leading the swimming or “wet-side” of the program. In some very small team situations, volunteer officers may manage the day-to-day business of the organization.

In a few cases, swim teams are owned by private corporation. These may or may not be nonprofit entities. In these situations, there tends to be greater continuity of leadership and more power is vested in the chief executive or head coach. Such programs may be less reliant on fund raising than parent-owned entities.

Advantages

- Tax-exempt status. If recognized as 501(c)(3), contributions to organization are tax deductible.
- Limited legal and financial liability for directors and staff.
- Organization structure and purpose tend to promote altruistic aura that can facilitate financial and volunteer support.

Disadvantages

- Turnover of leadership often leads to lack of continuity in organizational vision and purpose.
- Parent directors often do not understand the role of a Board and tend to micromanage the staff and organization.
- Young and/or inexperienced head coaches sometimes struggle with successfully fulfilling the CEO responsibilities.
- Tend to be somewhat reliant on fund raising revenue to meet resource needs.
- Subject to more government regulation than proprietorships or partnerships.
- Property and assets transferred to corporation must stay there; if corporation ends, assets must go to another nonprofit.

Swim Teams Supported by Booster Clubs

There are many situations in the United States where swimming teams are one of the programs offered by entities that own and/or operate swimming facilities. These entities typically include universities or colleges, YMCAs or YWCAs, park and recreation departments, and private schools or school districts. In most cases, revenue, in the form of team dues or program fees, is collected by the school or YMCA. Team coaches serve as employees of the entity that owns/operates the pool. This type of swim team is very often assisted by a booster club or organization composed of parents of swimmers who provide volunteer needs and additional financial support for the team.

Advantages

- In start-up situations, less financial risk incurred by swim team and its organizers.
- Due to affiliation with pool owner, usually (but not always) low-cost access to pool facility.
- Coaches are employees of school or YMCA and, as such, enjoy employee benefits such as health insurance and retirement plans.
- Booster club can be a 501(c)(3) for club fundraising purposes.

Disadvantages

- Vision and philosophy of program often dictated by owner/operator, not by team leaders (may be an advantage in some cases). Program fees and revenue usually flow to the pool owner/operator leaving the team with more limited financial resources.
- Swim team often is not the primary user or program in the facility and has limited control over scheduling pool time. (Often a problem when organizations of any type rent or lease pool space).
- Owner/operators may not permit separate funding groups (i.e. booster club). All monies may be required to go through owner/operator.

For more information see the Club Page on the USA Swimming Website at: www.usa-swimming.org/

How to Develop a Mission Statement

What is a mission statement?

Every organization has a mission, a purpose, a reason for being. As such, every swim club needs to define its fundamental purpose, philosophy, and values. The mission statement clarifies the essence of club existence. It describes the needs the club was created to fill, explains why the organization exists, and what it hopes to achieve in the future. It articulates the organization's essential nature, its values, and its work.

Why have one?

Without guidance, it is difficult to establish boundaries for appropriate course of action. The mission statement provides the basis for evaluating the success of the club and its programs. It helps to verify if the club is on the right track and making the right decisions. It provides direction when the club faces new challenges or opportunities. Attention to mission helps leadership adhere to its primary purpose and helps during conflicts by serving as a touchstone for every decision. A powerful mission statement can also be helpful in attracting volunteers, donors, and community involvement.

When should it be reviewed?

It is important to reassess the organization's mission on a regular basis. If it has been more than five years, now is probably a good time to review and, if necessary, fine-tune or even rewrite the mission statement. All too often an organization's mission statement, which has been handed down over the years, loses relevance and ceases to speak to members, staff, board members, or supporters. Frequently, the landscape within which a club operates changes so markedly over a period of time, that the original mission must be updated, altered, or changed dramatically in order to address new realities.

Who should create or revise it?

Creating a mission statement is a group effort. Board members, staff, members, alumni and donors can provide valuable input during the creative process. The final wording should be approved by the board or, in the case of another organizational model, the key leaders/owners.

What do we do with our mission statement?

The mission statement should be referred to continuously. It should be present everywhere: on the letterhead, all communications, all brochures, and all official documents.

How to write a mission statement?

An effective mission statement is concise, to the point, realistic, operational, inspirational, informative, and even emotional. It is forward-thinking, positive, and describes success.

An effective mission statement must resonate with the people working in and for the organization, as well as with the different constituencies that the organization hopes to affect. It must express the organization's purpose in a way that inspires commitment, innovation, and courage - not an easy task!

At the very least, your organization's mission statement should answer three key questions:

- 1. What are the opportunities or needs that we exist to address?** (the purpose of the organization)
- 2. What are we doing to address these needs?** (the business of the organization)
- 3. What principles or beliefs guide our work?** (the values of the organization)

Prospective Club Membership Booklet

You can begin the process of drafting a mission statement by asking staff, volunteers, and constituents to list words, phrases, or ideas that come to mind with respect to the organization and its purpose, business, and values. Give everyone a chance to be heard. Look for language and concepts that enjoy broad consensus. Here are three mission statements that do attempt to answer these questions.

1. Big Brothers/Big Sisters of America - The mission of Big Brothers/Big Sisters of America is to make a positive difference in the lives of children and youth, primarily through a professionally-supported, one-to-one relationship with a caring adult, and to assist them in achieving their highest potential as they grow to become confident, competent, and caring individuals, by providing committed volunteers, national leadership and standards of excellence.

Purpose: to make a positive difference in the lives of children and youth so that they'll achieve their highest potential.

Business: providing and supporting committed volunteers who have one-to-one relationships with children and youth.

Values: individuals who are confident, competent, and caring; leadership and standards of excellence.

2. National Conference - founded as the National Conference of Christians and Jews, is a human relations organization dedicated to fighting bias, bigotry, and racism in America. The National Conference promotes understanding and respect among all races, religions and cultures through advocacy, conflict resolution, and education.

Purpose: to fight bias, bigotry, and racism in America.

Business: advocacy, conflict resolution, and education.

Values: understanding and respect among all races, religions, and cultures.

3. Planet 3000 - is committed to healing the earth. Using research into natural ecosystems, Planet 3000 develops policy recommendations and pilot projects that apply these underlying principles to human ecosystems that are in harmony with other life on the planet. By bringing the human social order into balance with ecological principles, diversity of all living things can be sustained and the evolutionary process that has guided and nurtured life on this planet for millions of years can continue unabated.

Purpose: to "heal" the planet.

Business: advocacy, research, and demonstration projects.

Values: ecological principles; protecting balance, diversity, the evolutionary process, and harmony with life on the planet.

The Mission Statement Should

- Express your organization's purpose in a way that inspires support and ongoing commitment.
- Motivate those who are connected to the organization.
- Be articulated in a way that is convincing and easy to grasp.
- Use proactive verbs to describe what you do.
- Be free of jargon.
- Be short enough so that anyone connected to the organization can readily repeat it.

References

Radtke, Janel M. "How to Write a Mission Statement" *Strategic Communications for Nonprofit Organizations: Seven Steps to Creating a Successful Plan*, Hoboken NJ: Wiley & Sons, Inc., 1998.

Grace, Kay Sprinkel. (2003) *The Nonprofit Board's Role in Setting and Advancing Mission*. Boardsource, 2003.

Sample Mission Statements ***of various USA Swimming Clubs***

Anderson Barracudas/ M.E. Lyons YMCA Swim Team, Cincinnati OH -

M.E. Lyons/Anderson Barracudas is a competitive swim program which exists to develop camaraderie and self-esteem, encourage physical fitness, and promote excellence, so that young people can mature into valuable contributors to society.

Morgan Hill Swim Club, Morgan Hill CA –

The Morgan Hill Swim Club seeks to provide an opportunity for all swimmers, regardless of age or ability, to reach their highest personal potential as both a person and athlete. We understand that winning is much more than one's place in the finish of a race, and we are committed to helping children grow in character, physical development, and skill.

Pilot Aquatic Club, Knoxville TN -

The mission of Pilot Aquatic Club is: To protect and promote the mutual interests of its individual members and to encourage development of the athlete's fullest potential.

West Coast Aquatics, Mill Creek WA –

The mission of West Coast Aquatics is to embrace all levels of swimmers providing each and every athlete with the best possible environment and resources that will allow each athlete to progress from novice to the highest levels of competition. WCA members participate in meets sanctioned and governed by USA Swimming rules and regulations.

North Baltimore Aquatic Club, Baltimore MD

– The North Baltimore Aquatic Club leads the nation in competitive aquatics. Our teaching system encourages young people to develop the character and self-discipline necessary to succeed not only in swimming but also in life away from the pool. Each participant, from novice to Olympian, can benefit from the lessons learned in NBAC's carefully designed, professionally coached, and nationally respected competitive swimming program.

NOVA of Virginia Aquatics, Richmond VA -

Dreams are our business. Discipline is our tool. Excellence is our pursuit. We strive to instill the qualities that will make our young people the leaders of tomorrow

Berkeley Aquatic Club, Berkeley Heights NJ –

The Berkeley Aquatic Club's mission is to develop student athletes who are a credit to society. Every individual who swims at Berkeley is provided the opportunity to fulfill their potential as both an athlete and a person.

The Club's roster of alumni proves that the Berkeley experience tends to shape and strengthen character throughout one's lifetime. Although Berkeley strives to develop champion swimmers, the club measures success not only in terms of tangible awards like swimming championships and college scholarships, but also by personal improvement.

Bozeman Barracuda Swim Team, Bozeman MT-

We will strive to build and maintain a superior community based athletic program that provides a sound competitive environment. We will emphasize individual and team growth, nurturing participants through professional guidance that stresses a thorough knowledge of the sport, a healthy lifestyle and spirit of sportsmanship.

Seacoast Swimming Association, Dover NH –

To empower young people to be champions in and out of the water for a lifetime.

Mecklenburg Aquatic Club, Charlotte NC -

Building the best and most comprehensive swim program in the country by promoting excellence at all levels, retaining the best staff, fostering outstanding volunteer support, maintaining state-of-the-art facilities and encouraging every individual to achieve the highest levels of personal development.

Club Leadership & Business Management School

Within twelve months of receiving application approval from the USA Swimming national headquarters each new club must attend a Club Leadership and Business Management School. It is highly recommended that at least two club representatives, including **the Head Coach** attend. Contact your local registration person or your USA Swimming Sport Development Consultant below to find the CLBMS that is closest to you.

What makes a good club?

- Leadership
- Team philosophy
- Cohesive Coaching Staff
- Board and Parent Support
- Organization
- Solid Financial Plan
- TEAMWORK!

During the course you will learn the:

- 10 basic responsibilities of a board.
- 3 legal responsibilities of nonprofit boards.
- Effective ways to communicate on your team.
- How to more effectively recruit and retain volunteers.
- Characteristics of an effective board-staff partnership
- How to govern more and manage less

USA Swimming offers this exciting and unique workshop for club coaches and board members to learn how to be more effective in leading and managing their team. Coaches and board members work together in learning about new strategies to improve their club.

Course Outline:

- I. Nonprofit Context and Leadership
- II. Board Basics
 - A. Governing basics
 - B. Legal and moral accountability
 - C. Basic responsibilities
 - D. Staff and board member responsibilities
- III. The Functioning Board
 - A. Boardroom Dynamics
 - B. Board Building
 - C. Finances and Resource Development

For more information:

Contact your local registration person or your USA Swimming Sport Development Consultant.

Eastern Zone

Ira Klein @ iklein@usa-swimming.org

Southern Zone

Dave Thomas @ dthomas@usa-swimming.org

Central Zone

Randy Julian @ rjulian@usa-swimming.org

Western Zone

Kim Holmes @ kholmes@usa-swimming.org

USA Swimming
1 Olympic Plaza
Colorado Springs, CO 80909
719.866.4578

Or contact Tom Avischious, Program & Services Director @ tavischious@usa-swimming.org

“My entire board should have been there. The motivation and ‘hints’ of what to do and things to try to improve your board, and ultimately your TEAM, were so helpful.”

Section 4:

Financial & Legal Planning

Sample Budget

Man-Eating Piranha's Swim Club

Expenses for "Hard Money" Budget	
Coaching Needs:	
Head Coach Salary	\$ 40,000
Age Group Coach Salary	28,000
Part-Time Hourly Assistants	15,000
Payroll Taxes & Salary Expense	7,000
Coaches' Travel Expenses	8,000
Prof. Development/Education	4,000
Insurance & Misc.	<u>6,500</u>
Total Salary Exp:	\$108,500
Pool Rental:	
Pool # 1 in Winter	8,500
Pool #1 in Summer	3,500
Pool #2 in Winter	5,200
Pool #2 in Summer	<u>2,600</u>
Total Pool Rental:	\$ 19,800
General & Admin. Expense:	
Telephone/Email/Website	3,500
Office Supplies & Printing	3,600
Postage	1,200
Accounting & Legal	2,000
USA-S Registration	8,500
Dues/Subscriptions & Misc	800
Social Events & Awards Day	1,800
Publicity/Marketing	2,300
Equipment	<u>3,000</u>
Total G & A Exp:	\$ 26,700
Total "Hard Money" Expenses:	\$ 155,000

Revenues for "Hard Money" Budget	
Fees:	
Team Registration Fee	\$ 13,200
165 swimmers x \$80	
National Team: 15 swimmers	
\$120/month x 11 months	19,800
Senior Team: 35 swimmers	
\$90/month x 11 months	34,650
Age Group I: 50 swimmers	
\$55/month x 11 months	30,250
Age Group II: 50 swimmers	
\$40/month x 11 months	<u>22,000</u>
Total Fees:	\$ 119,900
Swim America Learn-to-Swim Program:	
Revenue: 500 swimmers x \$50	25,000
Salary Expense	(10,500)
Gen & Admin Expense	<u>(1,500)</u>
Swim America Net:	\$ 13,500
Swim Meets:	
February Meet Revenue	14,000
February Meet Expense	(7,900)
June Meet Revenue	12,500
June Meet Expense	<u>(6,700)</u>
Swim Meet Net:	\$ 11,900
Total prior to Fundraising:	\$ 136,500
Fund Raising:	
Swim-A-Thon Net	12,500
Flyer Distribution Net	<u>6,500</u>
Total Fundraising:	\$ 19,000
Total "Hard Money" Revenue:	\$ 164,300
Net Year Revenue (Expense):	\$ 9,300

ASSUMPTIONS USED TO CREATE "HARD MONEY" BUDGET

1. Parent-owned team with 150 swimmers with two full time coaches. Project registration revenue and expense from 165 swimmers to maintain 150 level.
2. Typical full-service team offering programs from learn-to-swim to national level.
3. The team rents two pool facilities to conduct all programs.
4. Goals for the year: Add 40 new swimmers; add a new workout location and part-time coach; start an adult fitness group; purchase video system, send 9 swimmers to U.S. Open and 4 swimmers to Nationals.

Prospective Club Membership Booklet

“HARD MONEY” vs. “PROGRAM ENRICHMENT” BUDGET

The “Hard Money” portion of the budget represents revenues that you are confident you will receive and expenses that you will incur in the basic operation of the existing program. The “Program Enrichment” budget (outlined below) is where you really get to dream and to plan. It is where you make progress in building your program. This portion of the budget represents a real attempt to fulfill your vision. However, in this portion of the budget, you only incur expenses as corresponding revenue is realized.

Expenses for “Program Enrichment”	
Coaching Needs:	
Additional Asst. Coach for Pool #3 \$10/hour x 400 hours	\$ 4,000
Pool Rental:	
10 hours/week at Pool #3 @\$21/hour= \$210/week x 30 weeks for the winter plus 10 weeks in the summer	8,400
National Team Travel:	
Airfare for 4 swimmers to Senior Natls @ \$400/swimmer	1,600
Airfare for 9 swimmers to U.S. Open @ \$400/swimmer	3,600
Video Camera & System:	
Used for Stroke Analysis	5,000
Total Program Enrichment Exp:	\$ 22,600

Revenues for “Program Enrichment”	
Fees at Pool #3:	
a. Short-term: Start adult fitness program to in 2 lanes of pool while team uses the other 4 lanes. Project 15 Fitness Memberships at \$30/mo x 10 months	\$ 4,500
b. Long-term: Age Group III 40 swimmers @ \$25/mo for 10 months	10,000
Sponsorships & Advertising:	
a. Sell sponsorships for Natl Team Warm-ups and travel	1,600
b. Sell advertising for swim meet Heats sheets	2,500
Stroke Analysis:	
a. Secure bank loan for video system	
b. Offer video analysis on Sat AM for \$15/half hour	4,000
Total Program Enrichment Revenue:	\$ 22,600

INFORMATION & QUESTIONS TO CONSIDER WHEN CREATING A BUDGET

1. Is your budget consistent with your team’s vision, philosophy and goals?
2. Budget according to what you want to achieve. Start with an ideal budget, and then be creative in developing the revenue and resources to make it work.
3. The Head Coach, who ideally is responsible for day-to-day financial operations, should be an integral part of developing and managing the budget.
4. Are your fees realistic for the expenses you are planning?
5. Are your fees competitive with other area clubs? Should/could they be higher? “You get what you pay for” can be used as a positive club attribute.
6. How do your fees compare with other sports or after-school activities? You may want to do a per-hour price comparison with other sports and youth activities.
7. Special programs such as Swim America Learn-to-Swim can build the club with both revenue and with swimmers.
8. Does your budget adequately consider “reserves” for long-term growth?

•Adapted from information provided by the American Swimming Coaches Association •

Most Frequently Asked Questions In The Club Financial Area

1. I am thinking about applying for not-for-profit status for my club. What are the pros and cons?

Not-for-profit status is granted by the IRS and refers to the federal taxability of an organization. The Internal Revenue Code sections dealing with exemption from federal income tax are 501(c)(3). A 501(c)(3) is the most desirable type of exemption because not only are any “profits” of the club related to its tax exempt purpose not taxed as federal income, but for the most part donors are eligible to deduct any donations to a 501(c)(3) on their personal tax returns. In many states, a 501(c)(3) organization is also exempt from certain property taxes, sales taxes, and state income taxes. This exemption from state taxes differs from state to state and is governed by state law. The purpose or mission of your organization determines which code section, if any, your organization might qualify under. A club must complete form 1023 to apply for 501 (c) (3) status. This form may be obtained from the IRS by calling 1-800-TAX-FORM. A club considering applying for tax-exempt status can obtain a publication from the IRS titled “Tax Exempt Status for Your Organization”. The IRS web site is www.irs.ustreas.gov.

Tax-exempt status is not for every club. Many clubs are coach-owned and run by the coach as a private business enterprise. A not-for-profit organization requires an elected Board of Directors with no conflict of interests to run the swim club. In addition, any assets owned by a 501(c)(3) must be distributed to another 501(c) (3) if the organization is dissolved.

Each club must apply for not-for-profit status independently. United States Swimming does have a group exemption that extends to the LSC level but does not include the clubs.

After the IRS has examined the application to determine exempt status, it issues a determination letter if the determination is favorable.

2. My club wants to treat the coaches as independent contractors. Is this advisable?

In the vast majority of situations, the coaches are employees of the club and are not independent contractors. The fact that a coach has another job or works part time for the club has no bearing on whether he or she is considered an employee of the club. The IRS has a 20 point check list to help determine whether a person is an employee. Factors to be considered include:

- How important the coach’s services are to the success of the club
- The control the club has over the services the coach provides
- Whether the relationship between the club and the coach is ongoing or provided on a one time basis
- Where the service is provided
- Whether or not the coach is in a position to realize a financial gain or loss
- Whether or not the coach provides similar services to others as an independent contractor.

The IRS looks carefully at the subcontractor issue and the penalties are stiff if the IRS decides that a coach is really an employee. Every club should seek professional, competent advice on this issue and follow that advice.

Prospective Club Membership Booklet
2006 Insurance Summary

Membership Protection

USA Swimming's policy for membership protection is:

- To provide safety education for its membership;
- To provide excess accident medical protection for USA Swimming members who may suffer injuries while participating in insured activities;
- To provide evidence of financial responsibility so that USA Swimming clubs can conduct insured activities.

To implement this policy, USA Swimming has adopted two major programs:

- Excess Accident Medical Protection
- Liability & Excess Liability Insurance

These two programs are intended to provide reasonable protection for USA Swimming athletes and clubs.

EXCESS ACCIDENT MEDICAL INSURANCE DESCRIPTION OF COVERAGE

Carrier: Mutual of Omaha Insurance Company

Policy Number: T5MP-SP-35054

Policy Term of Coverage: January 1, 2006 to January 1, 2007

Insureds: Members of USA Swimming

When Coverage Starts: Coverage is a benefit of membership in USA Swimming and begins upon receipt of the completed membership application form with appropriate fee and acceptance by the LSC Registration/Membership Chair or its designee.

When Coverage Is In Effect: Insureds are covered while participating in a USA Swimming supervised, sponsored, sanctioned or approved:

- Competitions, meets or events;
- Organized practice sessions;
- Social and fund raising activities; and
- Travel to and from competitions, meets, events, organized practice sessions, approved social and fundraising activities;
- OVC events for USA Swimming Officials only

Coverage Outline:

When covered Injuries result in treatment by a Legally Qualified Physician beginning within 90 days of the accident, the Medical Expense incurred in excess of the Medical Deductible, if any, will be paid. Benefits will not exceed a maximum of \$25,000.00. Benefits must be Medically Necessary and shall not exceed the Usual and Customary charges in the geographic area where treatment is performed. Only covered Medical Expenses incurred by the Insured within 52 weeks from the date of the accident are covered.

Benefits:

Prospective Club Membership Booklet

- \$25,000.00 maximum per occurrence for Accident Medical Expenses. Eligible Medical Expenses are: (a) Treatment by a Legally Qualified Physician; (b) Care or services from a Hospital or Ambulatory Surgical Center; (c) Services from a registered graduate nurse (RN or LPN) not related to the Insured by blood or marriage; (d) Professional ambulance service; (e) Orthopedic appliances.
- \$1,000.00 maximum per occurrence for Chiropractic or Physical Therapy treatment/expenses.
- \$5,000.00 Principal Sum maximum for Accidental Death and Specific Loss.

Benefits will be paid as follows:

- Loss of Life.....Principal Sum
- Loss of Both Feet, Both Hands or Both Eyes.....Principal Sum
- Loss of One Hand and One Foot.....Principal Sum
- Loss of One Hand and One Eye or One Foot and One Eye.....Principal Sum

- Loss of One Hand, One Foot or One Eye.....One-half Principal Sum
- Loss of Speech and Hearing.....Principal Sum
- Loss of Speech or Hearing.....One-half Principal Sum
- Loss of Thumb and Index Finger of Same Hand....One-fourth Principal Sum

If you suffer multiple losses due to the same accident, only one benefit amount – the largest to which you are entitled – is payable. The benefit for loss of: two limbs; both eyes; one limb and one eye; speech and hearing; or thumb and index finger on the same hand is payable only when such double loss is the result of the same accident. Loss is defined as the complete severance of the hand or foot at or above the wrist or ankle joint; total and irrecoverable loss of entire sight, speech or hearing; and severance of two or more entire phalanges of both the thumb and index finger. To receive benefits, loss must be independent of sickness and all other causes.

Deductible/Excess:

This program is excess to other insurance in place through the insured's employment, school or family. Benefits for Medical Expense will be paid only for such expense which is not recoverable from any other insurance policy, service contract or workers' compensation. The deductible amount is the total of all other collectible benefits from primary insurance sources applicable to the Injury or \$100.00 of medical expenses.

Exclusions and Limitations:

No coverage is provided for: (a) suicide while sane or intentionally self-inflicted injury while sane; (b) Injuries caused by an act of declared or undeclared war; (c) Injuries received while in the armed service (upon notice to us of entry into an armed service, the pro rata premium will be refunded); (d) Injuries received while acting as a pilot or crew member; (e) Injuries resulting from air travel, except while as a passenger for transportation only; (f) Injuries resulting from the Insured's engagement in or attempt to commit a felony or being engaged in an illegal occupation; (g) Injuries received while under the influence of any controlled substance, unless administered on the advice of a Legally Qualified Physician; (h) Injuries received while Intoxicated; (I) Injuries sustained while traveling, except as specifically provided; (j) the cost of eyeglasses, contact lenses or examinations for either; (k) the cost of dental treatment, except as specifically provided for Injuries to sound, natural teeth; (l) injuries covered by workers' compensation or employer's liability laws; or (m) Elite Athletes.

How to File a Claim:

Claim forms are sent to the injured party upon USA Swimming National Headquarters receipt of a completed **Report of Occurrence** form and verification of the injured party's USA Swimming membership. All bills must first be submitted to any group hospital/medical and/or HMO coverage for which the member is eligible.

Prospective Club Membership Booklet

Copies of any Explanation of Benefits (paid or denied) documents from an individual or group hospital/medical and/or HMO coverage must accompany all bills.

Completed claim forms should be submitted to Mutual of Omaha – Special Risk Services as directed on the claim form. Additional claim forms may be obtained by contacting USA Swimming National Headquarters.

This description of coverage summarizes the provisions of the Mutual of Omaha Insurance Company policy issued to USA Swimming. Should there be any discrepancy between the policy and this description, policy provisions will prevail.

LIABILITY INSURANCE PROGRAM

A. General Liability

Insurance Company: Lexington Insurance Company
Policy Number: 1638683
Policy Term: December 31, 2005 to December 31, 2006
12:01 a.m. Mountain Standard Time

Who is Insured:

- **Named Insureds**
 - USA Swimming
 - USA Swimming Local Swimming Committees
- **Additional Named Insureds solely as respects to liability arising from insured activities:**
 - Clubs and Seasonal Clubs which Athletes or Participants and Coaches are members of USA Swimming
 - USA Swimming member(s) or volunteer(s) while acting at the direction of, and within the scope of their duties for a Named Insured.

Coverage & Limits:

Coverages	Limits of Liability
Bodily Injury and Property Damage Combined	\$2,000,000 Each Occurrence *
Bodily Injury and Property Damage Combined	\$4,000,000 Annual Aggregate *
Personal Injury and Advertising Injury	\$1,000,000 Per Occurrence *
Personal Injury and Advertising Injury	\$\$1,000,000 Annual Aggregate *
Annual General Aggregate	\$4,000,000 *

*Claims and Defense Costs are included within and subject to the Limits of Liability

Exclusions: (The following list is not inclusive)

This insurance does not apply to bodily injury, property damage, personal injury, or advertising injury claims or suits arising out of or related to:

- The use of a diving board or diving platform. This exclusion does not apply to starting platforms as defined in the USA Swimming Rules and Regulations in effect at the date of the occurrence.

Prospective Club Membership Booklet

- Racing starts in a water depth less than the minimum required in the USA Swimming Rules and Regulations or by any municipal, local, or state ordinance, regulation, code, or statute.
- Sexual Abuse or sexual misconduct of any kind, including but not limited to any suits or claims for sexual molestation, sexual involvement, sexual contact, sexual harassment, regardless of consent of the person.
- Any occurrence arising out of or related to any sporting activity other than swimming. This exclusion does not apply to dryland training activities and intra club water polo.
- The ownership, entrustment, maintenance, operation, use, loading or unloading of any automobile or aircraft owned or operated by or rented or loaned to any insured, or any other automobile or aircraft operated by any person in the course of his employment by any Insured.
- Any obligation for which the Insured or any carrier as his insurer may be held liable under any workers' compensation, unemployment compensation or disability benefits law, or under any similar law.
- Damage to property owned or occupied by or rented to the insured, property used by the insured, or property in the care, custody.
- Employment-related practices.
- Any intentional acts.

Insured Activities: (Inclusive)

The insurance afforded by this policy applies to any Additional Named Insured for insured activities. Insured activities are defined as:

- Swimming meets that have been issued a written meet sanction or a meet approval;
- Swimming practices, Learn-to-Swim programs and USA Swimming contracted Swim-a-thons®, where all swimmers are registered as athlete members of USA Swimming and which are conducted under the direct and active supervision of a member coach;
- Approved social events and approved fund raising activities;
- Swimming Tryouts.

Meet sanction and **meet approval** are defined in the USA Swimming Rules and Regulations.

Member coach is defined as a coach member of USA Swimming who has complied with safety training required by USA Swimming.

Approved social events and **approved fund raising activities** are events and activities that have been approved by Risk Management Services, Inc.

Swimming Tryouts are defined as swimming practices where Athlete(s), who are not and who have never been members of USA Swimming, participate with a USA Swimming club or seasonal club, for a period not to exceed thirty consecutive days in any twelve month period, in order to determine the Athlete(s) interest in registering as a member of USA Swimming.

Revised September 2005

Prospective Club Membership Booklet

B. Excess Liability

Insurance Company: Lexington Insurance Company
Policy Number: 0352672
Policy Term: December 31, 2005 to December 31, 2006
12:01 a.m. Mountain Standard Time

Who is Insured:

- **Named Insureds**
 - USA Swimming
 - USA Swimming Local Swimming Committees
- **Additional Named Insureds solely as respects to liability arising from insured activities:**
 - Clubs and Seasonal Clubs which Athletes or Participants and Coaches are members of USA Swimming
 - USA Swimming member(s) or volunteer(s) while acting at the direction of, and within the scope of their duties for a Named Insured.

Coverage & Limits:

Coverages	Limits of Liability
Follow Form Excess **	\$3,000,000 per occurrence * \$8,000,000 annual aggregate *

* Claims for Defense Costs are included and subject to the limits of liability.

** "Follows" coverage provided by the General Liability Policy.

Administration:

- **Liability Certificates.** Verification of Coverage Certificates for clubs are automatically sent to each registered USA Swimming member club with the yearly club insurance packet. Additional certificates are available upon request from USA Swimming National Headquarters.
- **Additional Insured Endorsements and Certificates.** Additional Insured Certificates and Endorsements are available upon request from the USA Swimming National Headquarters or Risk Management Services, Inc. However, USA Swimming member clubs are encouraged to issue their own certificates, if they have access to the Internet, by going to the following website: www.certificatesnow.com. Instructions for issuing the certificates are attached (see page 11). Additional Insured Endorsement Certificates **are not automatically renewed** each year.

C. Sexual Misconduct

Insurance Company: Lexington Insurance Company
Policy Number: 1638684
Policy Term: December 31, 2004 to December 31, 2005
12:01 a.m. Mountain Standard Time

Prospective Club Membership Booklet

Who is insured:

- **Named Insureds**
 - o United States Swimming, Inc. member clubs

Coverage:

Sexual Misconduct is defined as sexual molestation, including but not limited to sexual exploitation, deliberate physical contact, mental abuse and illicit conduct not involving physical contact.

CLAIMS MADE POLICY

Coverage is provided for claims made during the policy term. There is no coverage for any occurrence prior to the policy inception date.

Exclusions: (not inclusive)

This insurance does not apply to:

- Liability of any insured or person who actually participates in any act of “*sexual misconduct*”.
- The cost of defense of, or the cost of paying any fines for, any insured or person resulting from actual or alleged violation of a criminal or penal statute.
- Liability of others assumed by any insured under any contract or agreement, either oral or in writing, unless specifically endorsed hereon.
- Any obligation for which any insured or any carrier may be held liable under any workers’ compensation, unemployment compensation or disability benefits law, or under any similar law.
- “*Bodily injury*” as a result of “*sexual misconduct*”, sickness, disease or death sustained by any of your “*employees*” or “*volunteer workers*” arising out of, and in the course of employment by you or within the scope of their duties for you. However, this exclusion does not apply to “*volunteer workers*” under the age of 18.

Coverage & Limits:

Coverages

Limits of Liability

Each Insured Event:

\$100,000 *

Total Policy Period Limit:

\$200,000 *

*Claims and Defense Costs are included within and subject to the Limits of Liability.

Prospective Club Membership Booklet

D. Reporting Requirements: (All liability policies)

All claims or incidents must be reported immediately to the USA Swimming National Headquarters and Risk Management Services, Inc. The USA Swimming Report of Occurrence Form (see page 8) is enclosed for your use in notifying both organizations.

It is imperative that no person admits liability or responsibility or discusses any aspect of an incident with anyone other than an authorized claims representative of USA Swimming, law enforcement authorities or emergency medical personnel.

E. Liability Provisions in Club Contracts:

Almost every USA Swimming Member Club is a party to a contract with an owner of a swimming pool, public or private. Almost all USA Swimming Members, including LSCs and the national organization itself, will, at one time or another, enter into contracts for the use of a swimming venue for a meet or other authorized aquatic activity.

Such contracts will include standard language as to time of use, compensation, maintenance and the like.

Such contracts will also contain language with regard to the tort liability of both parties during the use of the facility. The owner will usually include indemnification and hold-harmless clauses for itself on liability for bodily injury and property damage resulting from the negligence of the USA Swimming Member, its officers, agents and employees.

It will be impossible to avoid such releases or waivers couched in general language. The owners, or their attorneys, may insist on this.

However, it is extremely important that the USA Swimming Member Club, LSC, etc., does not sign a contract containing language which indemnifies or exculpates (clears from alleged fault or guilt) the owner from liability for damages resulting from the **sole negligence of the owner, or its agents and employees**. Such language may or may not be valid in your particular state. If it is, it is usually subject to strict interpretation.

If you are in doubt on this, consult an attorney in your own state and at the same time refer him/her to the General Counsel for USA Swimming.

If you see the following language, or anything similar to it, consult legal counsel at once before signing the agreement:

Club (LSC) agrees to indemnify Owner against all liability loss, or other damage claims or obligations because of or arising out of personal injury or property damage, related to Club's (LSC) use and occupancy of the premises, including that caused by the negligence of the Owner or its agents or employees.

Optional Insurance

The following optional insurance coverages may be obtained on an individual basis by LSCs or USA Swimming clubs. For further information, contact:

Risk Management Services, Inc.	Phone: (800) 777-4930 toll free
P.O. Box 32712	or (602) 840-3234
Phoenix, AZ 85064-2712	Fax: (602) 274-9138
e-mail: sblumit@theriskpeople.com	

Directors and Officers & Employment Practices Liability Insurance for USA Swimming Member Clubs

Definition. Provides coverage for defense costs and liabilities incurred by insured directors and officers arising out of claims alleging that an insured has committed "wrongful acts," which means any error, misstatement, misleading statement, act, or omission, neglect or breach of duty by policy definition. This coverage specifically excludes bodily injury or property damage claims which would likely be covered by the general liability policy. Also provides coverage for wrongful termination(s), harassment and other employment related situations.

Limit of Liability.	\$1,000,000
Deductible.	\$1,000 for the organization.
Premium.	Minimum \$375
Requirements.	Submission of a signed application; premium prepaid.

Crime Coverage for USA Swimming Member Clubs

Provides coverage for dishonest acts of employees or volunteers

Limit of coverage.	\$25,000
Deductible.	\$250
Cost.	\$175 or \$275 depending on number of employees

USA Swimming International Group Accident Insurance

Definition. This policy will provide LSCs and/or USA Swimming clubs additional accident medical coverages for their USA Swimming members competing outside the United States and/or foreign members competing or training in the United States. Contact Risk Management Services, Inc. for specific coverage and premium information.

Special Activities

Provides liability insurance for some activities not insured under the USA Swimming program (e.g., learn to swim programs for non-members). Contact Risk Management Services, Inc. regarding specific coverage and premium information.

We strongly recommend the Member Clubs consider purchasing Property Insurance for equipment, Workers Compensation, and a Business Owners Package Policy if the club has an office premises. Contact a local agent to purchase these coverages.

2006 Certificates Now!

USA Swimming Certificates of Insurance via the Internet

Welcome to the world of Internet Certificates of Insurance for USA Swimming. You are now able to request your Certificates of Insurance directly from the Internet and receive them immediately after you have created them, 24 hours a day, 7 days a week. Please call Carmen Van Boening at 1-800-777-4930 x10 with any questions.

(Swim Club = Insured, Facility, Pool or Location = Certificate Holder and Recipient)

AVOID USING THE BACK BUTTON EXCEPT ON THE LOG OUT SCREEN. "Cancel" acts as the Back Button.

1. Sign onto the Internet and go to: www.certificatesnow.com
2. Login:
USER ID: LSC 2 digit code (all caps), a dash (-), plus your swim club's code (all caps) (Example - CO-XXXX = Colorado X Team)
PASSWORD: SWIM (all caps)
3. Confirm Insured Name (Swim Club) is correct.
4. Select "**Certificates**" on the Navigation bar.
5. Select "**Deliver**" on the Navigation bar.
6. Select "**2006 Swim Certificate**" and click "**Continue**".
7. **IF THIS IS THE FIRST TIME, YOU OR ANYONE FROM YOUR CLUB HAS USED THIS ONLINE SERVICE; IT WILL SAY, "NO RECORDS FOUND," UNLESS SOMEONE FROM YOUR SWIM CLUB OR IF SOMEONE FROM RISK MANAGEMENT SERVICES, INC., HAS GONE ONLINE AND ENTER THE INFORMATION FOR YOU.**
8. **PLEASE DO NOT ADD YOURSELF OR ANY INDIVIDUAL PERSON AS THE CERTIFICATE HOLDER OR RECIPIENT; IT SHOULD BE A FACILITY NAME OR AN ACTUAL COMPANY.**
9. **If this is the first time you are requesting a "Certificate Holder", or if requesting a new "Certificate Holder", click on "New Recipient", put the facility/pool/location information in the spaces provided, then select save.**
10. **Just a reminder that if you want an emailed copy sent to you directly, you must include your email address in the column marked email when you are putting in new facility/pool/locations.**
11. If a certificate has been issued, online, to the "**Certificate Holder**" previously, please select from the list of "**Certificate Holders**" and hit "**Continue**". (If you or anyone from your club has never been to this website there will most likely be no Certificate Holders yet.)
12. You should see a column that has the name of the facility/pool/location that you have added, select it again and hit "**Continue**".
13. On this page you should see a column that has the "**Certificate Holder**" you've selected and a column underneath that says "**Recipient**." Select "**Add recipients**" and you are going to select the same facility/pool/location you just select as the certificate holder the first time. And hit "**Continue**".
14. This page you should have a column that says "**Certificate Holder**", with the name of the facility/pool/location that you have selected and it should also have the same facility/pool/location under "**Recipient**". If the information is correct hit "**Continue**."
15. This page you need to select a "**Delivery Method**" for Certificate Holder and each Recipient. Click "**Continue**". (Fax, Email, US Mail)
16. "**Preview**" - verify Certificate Holder(s), Recipients and Delivery Method(s).
17. If you need to make a correction before delivering the certificates, go to the Navigation Bar and click "**Certificates**" which brings you back to the first page. While you will have to go through steps 3-6 of the process, you do not lose any information.
18. If all is correct, hit "**Deliver Now**".
19. If you are finished, go to "**Logout**".

Important Legal Issues For USA Swimming Clubs

Clubs have certain legal obligations and duties to protect themselves, their members and USA Swimming from financial losses. Listed below are several items the Club must be aware of.

1. **Facility Contracts**. All member Clubs that enter into contracts for the use of facilities owned by others must be careful with regard to the indemnity and hold harmless language that is used. In the insurance overview, there is a section on facility contracts. The italicized language should be reviewed.
2. **Club Organization**. Each Club is an autonomous body organized and operated under the laws of its state. The officers must be in total compliance with the laws of their state. This review is valuable for protection of the officers and board members as well as the employees of the Club.
3. **Compliance with USA Swimming Rules**. In order to remain in good standing, each Club has a legal obligation to comply with the rules and regulations of USA Swimming. These rules relate to sanction of meets, proper registration of coaches, implementation of safety programs, compliance with membership requirements and other obligations as set forth in the rules and regulations of USA Swimming. In particular, note that all athletes and all coaches must be USA Swimming members.

LIABILITY PROVISIONS IN CLUB CONTRACTS

Many USA Swimming Member Clubs are party to contracts with owners of swimming pools, public or private. Almost all USA Swimming Members, including LSCs and the national organization itself, will, at one time or another, enter into contracts for

the use of a swimming venue for a meet or other authorized aquatic activity.

Such contracts also contain language with regard to the tort liability of both parties during the use of the facility. The owner/operator usually includes indemnification and hold-harmless clauses on liability for bodily injury and property damage resulting from the negligence of the USA Swimming Member, its officers, agents and employees.

It is impossible to avoid such releases or waivers couched in general language. The owners, or their attorneys, will insist on this.

However, it is extremely important that the USA Swimming Member does not sign a contract containing language that indemnifies or exculpates (clears from alleged fault or guilt), the owner from liability for damages resulting from the negligence of the owner or its agents and employees. Such language may or may not be valid in your particular state. If it is, it is usually subject to strict construction.

If you are in doubt, consult an attorney in your own state and at the same time refer him/her to Wells O'Brien, General Counsel for USA Swimming.

If you see the following language or anything similar to it, consult legal counsel at once before signing the agreement:

Club (LSC) agrees to indemnify Owner against all liability loss, or other damage claims or obligations because of or arising out of personal injury or property damage, related to Club's use and occupancy of the premises, including that caused by the negligence of the Owner or its agents or employees.

Section 5:
Safety Action Planning

Safety Action Plan Information

Accidents seldom “just happen,” and many can be prevented. According to the National Safety Council, 85 percent of all accidents are preventable; accidents that might have occurred are prevented or reduced by those who develop and execute risk management programs.

Why Have a Plan?

Accidental injuries in sports result in high dollar litigation, making attention to safety especially important. With a risk management plan, you take a proactive approach to managing accidents.

You project an attitude that says:

- We are knowledgeable professionals
- We are concerned for your safety
- We will do what is necessary to provide a safe environment

A risk management plan is also extremely important in the event of legal action. A proactive program shows intent, and serves as a deterrent to legal action, but also acts as evidence of responsible care.

Other benefits include:

- Increased safety for all participants
- Reduced losses to USA Swimming
- High appeal of swimming to potential participants
- Easier monitoring of claims, losses and insurance coverage

Who Is Responsible for the Plan?

There is an old adage that states, “Everyone’s responsibility is no one’s responsibility.” There is irony in that statement when it comes to risk management, because for such a plan to work, everyone in the organization needs to be involved. No program of this nature can be successful without the complete cooperation and understanding of all participants.

USA Swimming shows its commitment to safety and risk management in all areas of the organization. At the national level, USA Swimming has established the Safety Education Committee, a standing committee. This committee’s role is to determine the best method to develop and monitor a risk management plan. Since this program began in 1984 as a task force, it has had a powerful impact on policies and procedures adopted within USA Swimming. The Local Swimming Committee (LSC) and its Safety Chair play a vital role in risk management planning and execution. The Safety Chair generally has the most influence and control over habits and attitudes throughout the local area.

The Chair is responsible for providing leadership in coordinating training and distributing information to all member clubs, coaches and officials in the LSC. A strong leader in this position will spell success for the LSC’s overall safety program. To further be effective, the coach, Club Safety Coordinator, Meet Director, Referee and Safety Marshals are required to address safety where events are held. Their involvement comes in different, but daily contact with each other and determines the overall success of the safety program.

To ensure that all swimmers are aware of the concerns for their safety, it is recommended that you seek their input. Encourage swimmers to discuss any area they perceive to be a problem so immediate corrective steps can be taken.

In situations where a club utilizes facilities that it does not own or control, it is essential that club acknowledges existing action plans. It must include appropriate representatives of the facility as part of developing emergency action procedures related to the club’s use of that facility.

Developing the Plan

A risk management plan should contain procedures in prevention, proper care of the victim and supervision of the facility. Every type of emergency that could occur should be considered when planning for emergencies. A detailed plan should be put in writing and thoroughly reviewed and practiced by all members involved.

The following points should be considered and could serve as a checklist in developing a plan:

Safety Rules & Regulations: One can assist in the safe operation of the program by establishing and adhering to rules and regulations. Facility and USA Swimming policies are designed to minimize the risk of injury. Assemble all the safety rules and regulations pertaining to the facility and USA Swimming. Review all rules and regulations and the procedures used to enforce them. Post and/or publish appropriate rules and procedures, e.g., warm-up procedures. Review the facility's signage, including directional and warning, to see if it is adequate and meets current regulations.

Local Ordinances: State or local ordinances should be checked. Facility standards, policies and procedures should be updated to coincide with all ordinances. This information can be obtained from health departments, police and fire department and local utility companies.

Chain of Command: The chain of command or table of organization should be included so that all persons know and understand the lines and limits of authority and responsibility for their own position and those of others in the structure. This must be clearly understood by the coaches and all staff.

Training: Currently USA Swimming requires that coaches be certified in Safety Training for Swim Coaches, First Aid and CPR. This training should be encouraged to all participants. Swimmers, officials and parents can support the program by receiving this training.

Record Keeping: Past records of injuries and emergencies should be reviewed and analyzed. These records will give insight into the causes of previous injuries and the action that was taken by the staff during these situations. Conditions such as weather, number of swimmers, number of coaches

on duty and any other influencing factors should be considered. Action plans should be established for the most common possible injuries.

Public Safety Personnel: Public safety personnel should be consulted in the development of emergency plans. Police, fire and EMS personnel can provide valuable information about response times, lines and limits of authority, and the types of assistance that are available and that may be needed. Emergency personnel who are expected to respond to a call from a facility should be given clear directions on how to find and approach the facility. The directions to the facility should be posted by the telephone, enabling anyone to direct safety personnel to the facility. The participation of public safety personnel will help to establish a smooth transition for the victim and all of the staff who are involved in an emergency.

Communication System: How will you get the attention of others during an emergency? Where is the phone located? What numbers do you call?

Emergency Procedures: While a coach may be the first to respond to an emergency, lifeguards other coaches, and swimmers should have responsibilities in the event of an emergency. All appropriate staff, plus swimmers included in this plan, should rehearse the procedures at least once a month. Included in this plan should be determining the wind direction for appropriate evacuation upwind from chlorine gas at an outdoor facility. Determination of wind direction by a quick glance at the backstroke flags will help in proper evacuation procedures. Repetition develops confidence and the likelihood that procedures will be conducted competently. Coaches must remember that in all cases their main responsibility is the safety of the swimmers. They must remain calm in all situations and do what they are trained to do.

Accessibility of the Facility: Develop a plan for rescue personnel to enter the pool facility most quickly.

Rescue Equipment: All rescue and first aid equipment should be inspected on a regular basis and should be easily accessible. Any piece of equipment that is not in good condition should be

repaired or replaced immediately. Staff should be trained on the proper use of all equipment.

Equipment Replacement: The facility management should make arrangements to replace all equipment and material used during an emergency as soon as possible. For example, if a victim has a suspected spinal injury and is transported to medical care on the facility's backboard, a second board should be available.

First Aid Area: An area should be designated for first aid care for all victims of accident or illness. When there is no danger of causing further injury, victims should be moved to the First Aid area as soon as possible. The area should be as private as possible, with easy access for rescue personnel. The location of the First Aid area should be known to all staff and all personnel and equipment that will be used in this area should be specified so that there will be no confusion during an emergency. This area should have clear identification, such as "Emergency First Aid Room."

Reports and Records: All injuries and rescues should be reported in writing. A system of records and reports should be developed, and every coach and lifeguard should be thoroughly trained in the proper procedures for filling out and filing occurrence reports. USA Swimming requires that incidents be reported on a Report of Occurrence form during all meets, practices, or club functions.

Spokesperson: In case of emergency, the owner/operator of an aquatic facility should designate a mature individual to be responsible for informing the victim's relatives and for providing information and news releases. This helps eliminate the possibility of misinformation about an injury to the swimmer or the cause of the accident.

Sample Plans

The next section of the booklet provides sample Safety Action Plans for a variety of circumstances and situations. Our sincere thanks to the University of Minnesota aquatics program for allowing us to share this information.

Disclaimer

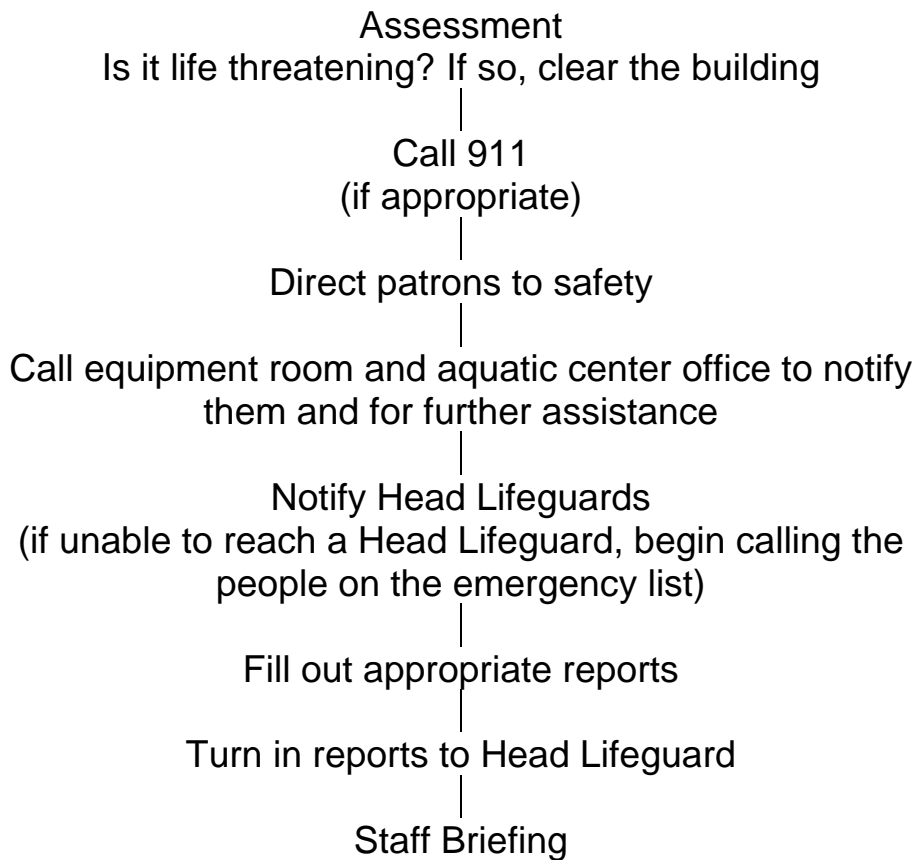
USA Swimming, is now, as it always has been, concerned for the safety of its members. It will continue to disseminate such information concerning safety as comes to its attention. However, USA Swimming cannot and does not accept responsibility for the content of any information or material not authored by USA Swimming.

The information and safety suggestions contained in this publication have been compiled from sources deemed to be reliable at the time of publication and may assist in increasing safety awareness with regard to the subject. However, each individual must make individual decisions and be responsible for their own actions and safety. Be aware that other or additional safety measures may be required under particular circumstances.

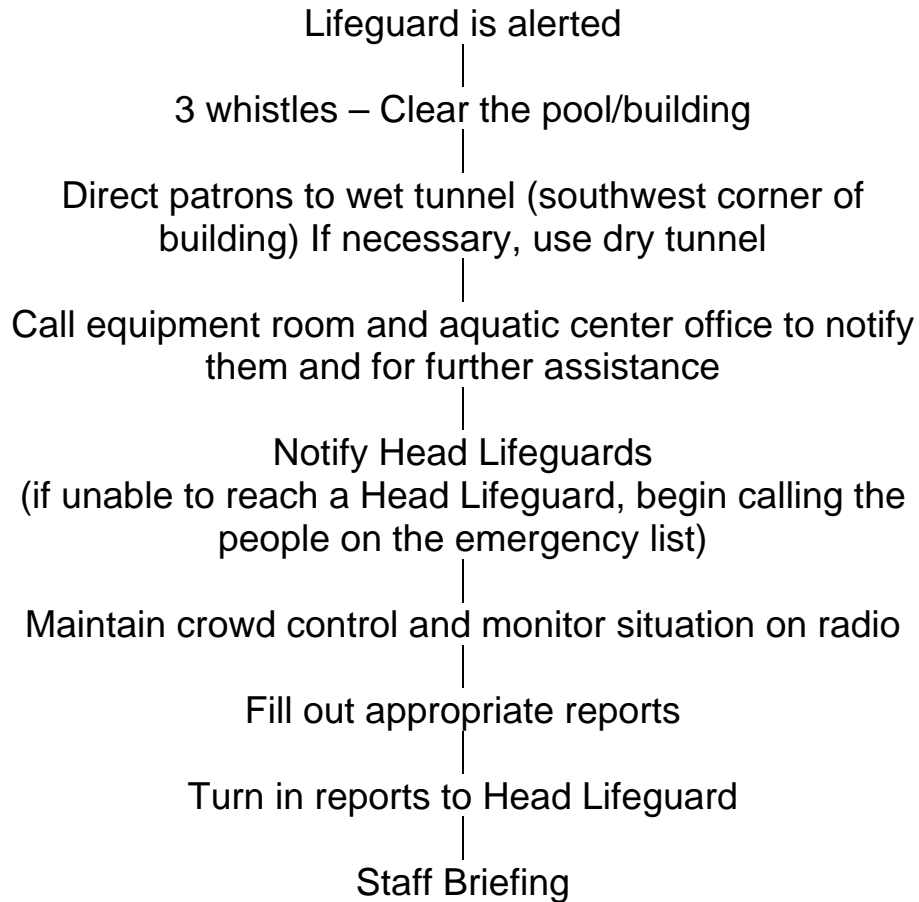
Safety Action Plan Examples

Courtesy of the University of Minnesota Aquatics Program

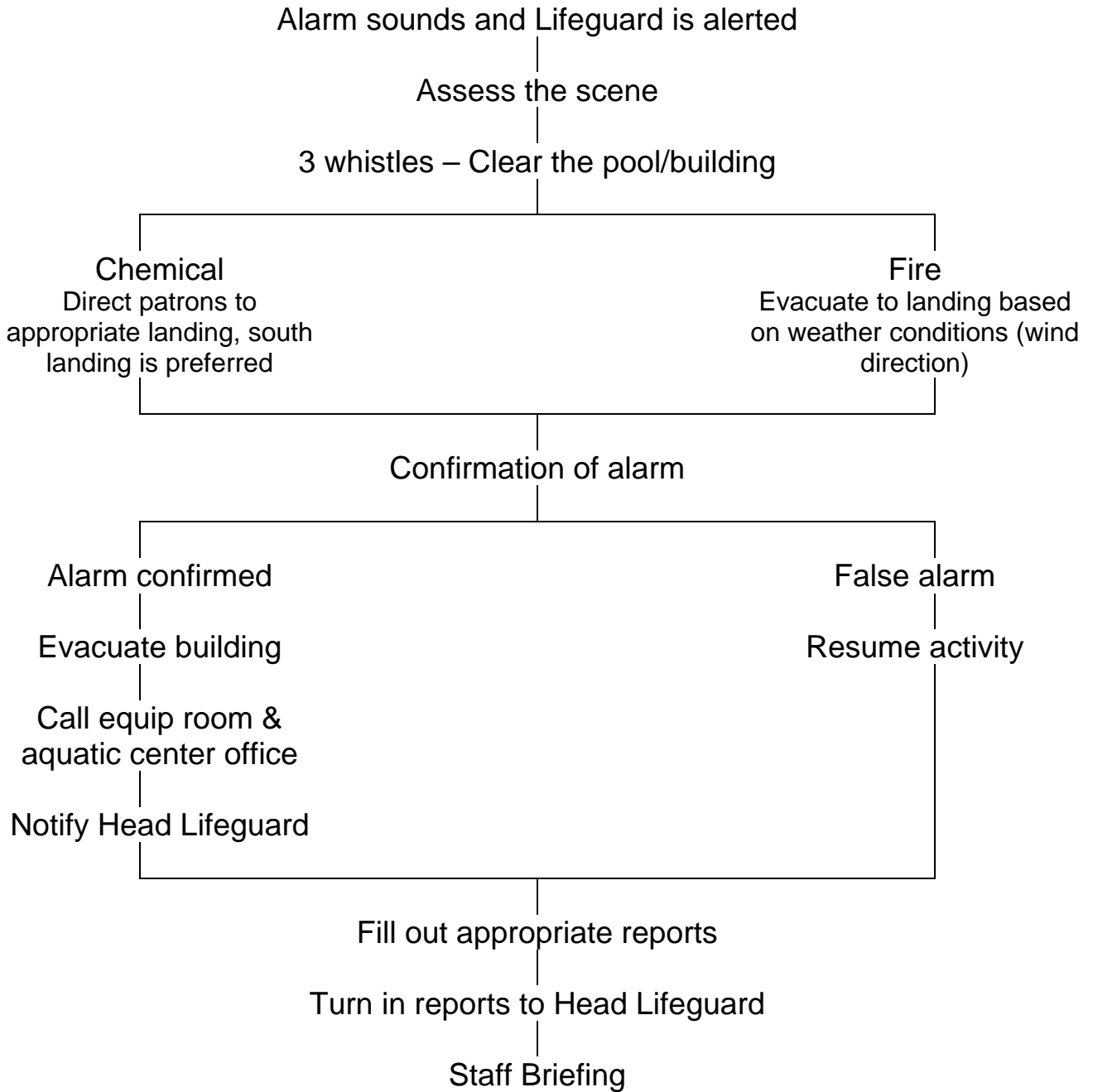
FACILITY EMERGENCY



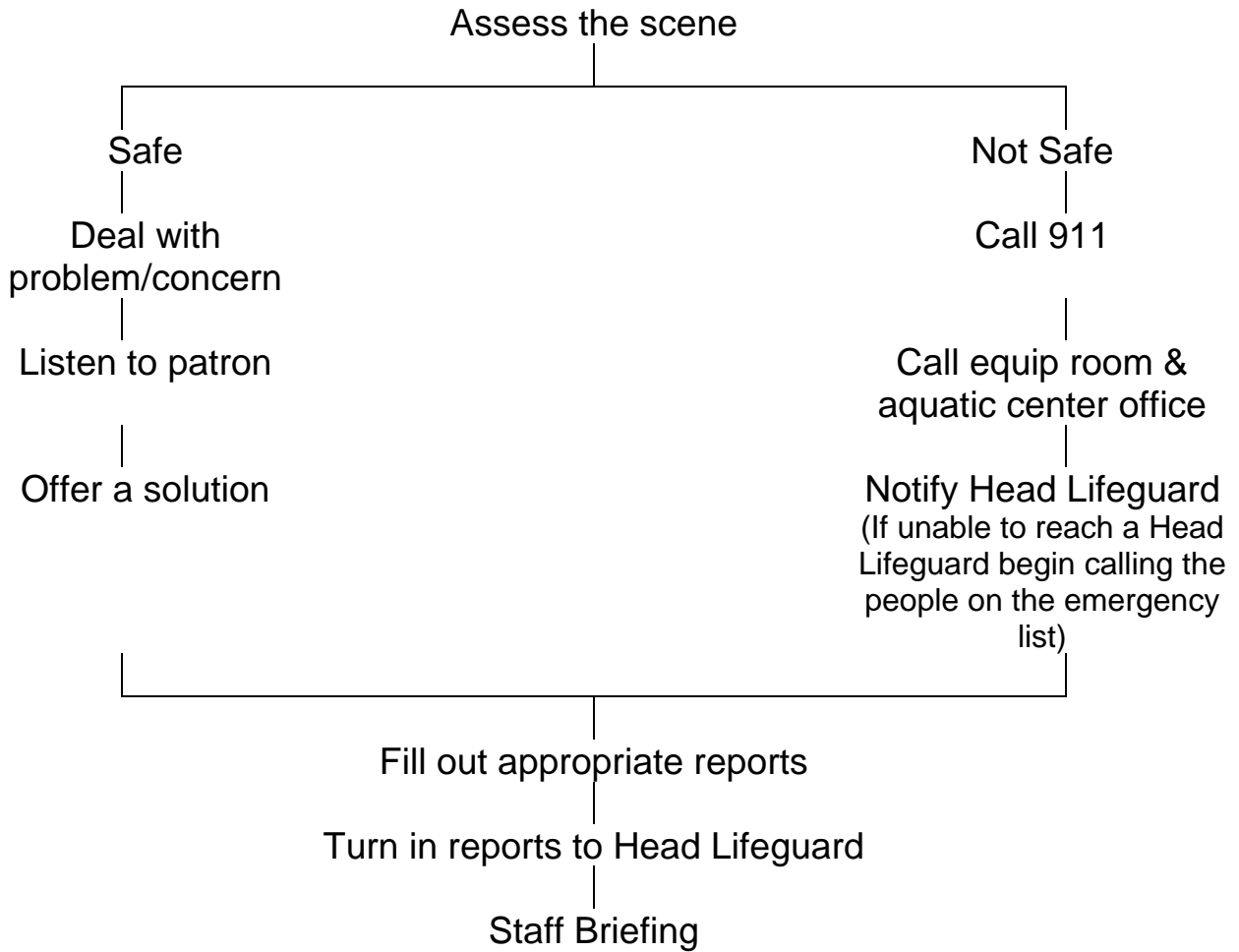
WEATHER EMERGENCY



FIRE & CHEMICAL EMERGENCY



**EMERGENCY
INCIDENT**

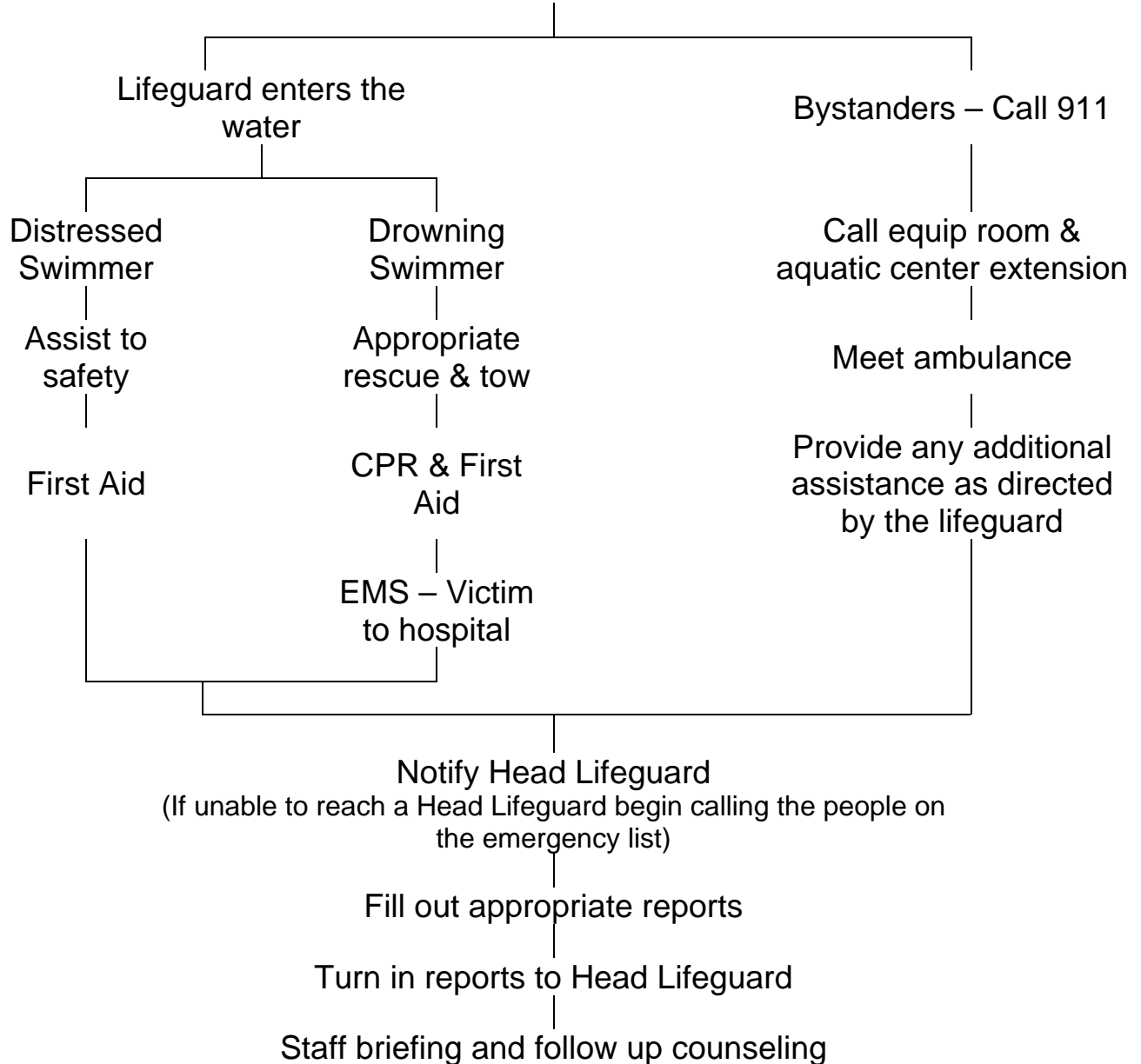


DROWNING EMERGENCY

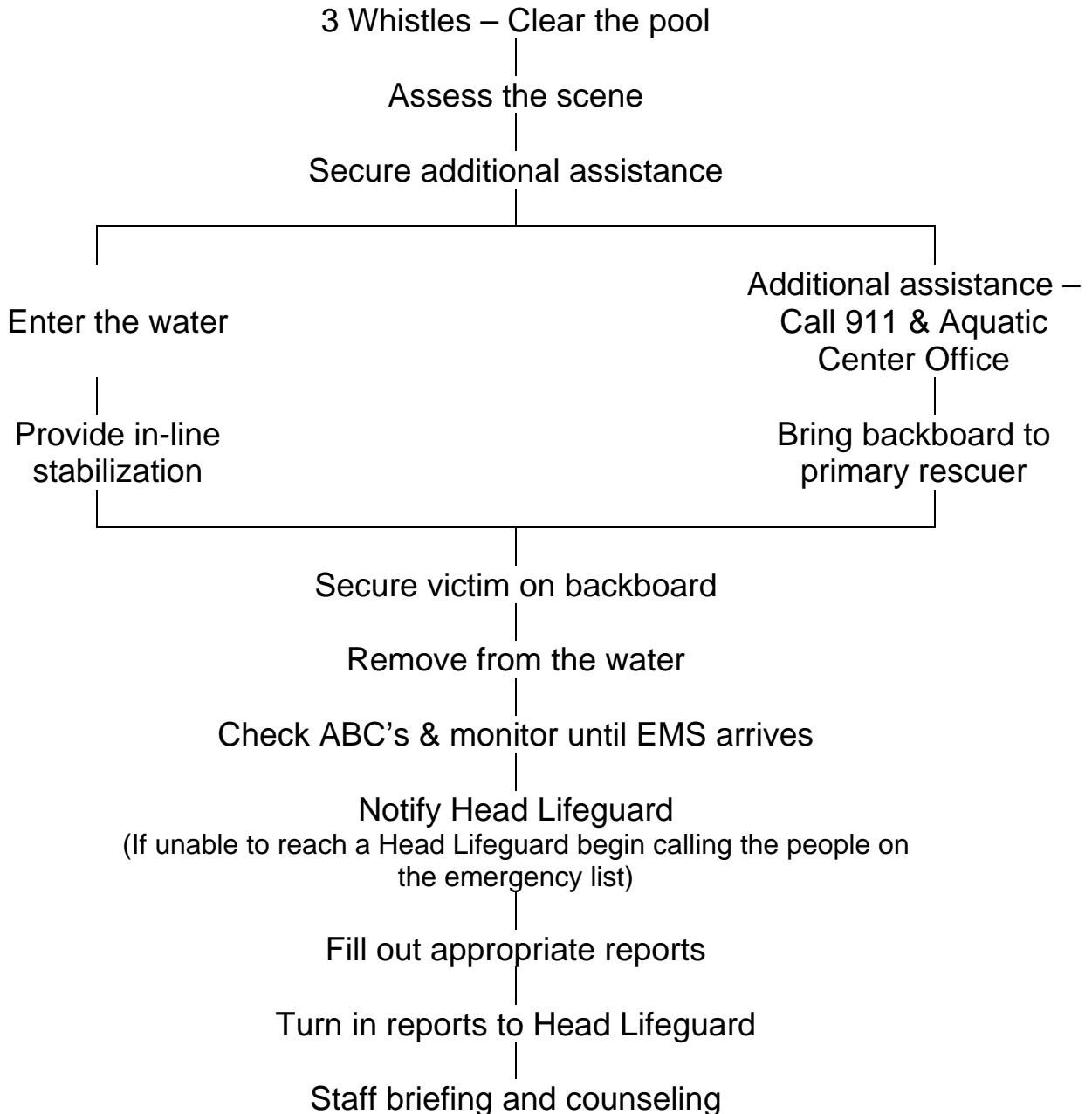
3 Whistles – Clear the pool

Assess the scene

Secure additional assistance



SPINAL MANAGEMENT



911 CALL EXAMPLE

The following is a sample of the message that is hung beside each emergency phone. This sign provides directions to the appropriate emergency entrances. It also allows untrained persons provide the appropriate information to the 911 operator.

THIS PHONE IS

FOR EMERGENCY USE ONLY

1. DIAL "911".
2. Read the following message:

"AN AQUATIC EMERGENCY EXISTS AT THE UNIVERSITY AQUATIC CENTER, 1910 UNIVERSITY AVE SE. PLEASE COME AT ONCE TO THE AQUATIC CENTER'S NORTHEAST DOOR ON YOUR RIGHT AS YOU ENTER FROM UNIVERSITY AVE. IF POSSIBLE, SOMEONE WILL MEET YOU THERE AND DIRECT YOU TO THE POOL."

"THERE HAS APPARENTLY BEEN A _____ INJURY."

3. REMAIN ON THE PHONE WITH THE DISPATCHER UNTIL EMERGENCY PERSONNEL ARRIVE ON THE SCENE.

DO NOT HANG UP

PLEASE COMPLETE THE NECESSARY PAPERWORK AND NOTIFY THE AQUATIC DIRECTOR IMMEDIATELY AFTER THE EMERGENCY.

Section 6:

***Useful Information &
Resources***

What is USA Swimming?

USA Swimming is the National Governing Body for competitive swimming in the United States. USA Swimming was conceived in 1978 with the passage of the Amateur Sports Act, which specified that all Olympic sports would be administered independently. Prior to this act, USA Swimming was the Competitive Swimming Committee of the Amateur Athletic Union (AAU) located in Indianapolis, Indiana. USA Swimming Headquarters office was established in Colorado Springs, Colorado, in 1981 and is located at the Olympic Training Center.

As the National Governing Body for the sport, USA Swimming is responsible for the conduct and administration of swimming in the United States. In this capacity, USA Swimming formulates the rules, implements the policies and procedures, conducts the national championships, disseminates safety and sports medicine information and selects athletes to represent the United States in international competition.

How is USA Swimming Organized?

International — The international federation for the aquatic sports is the Federation Internationale de Natation Amateur (FINA). USA Swimming is affiliated with FINA through United States Aquatic Sports (USAS), made up of the four aquatic sports – swimming, synchronized swimming, diving and water polo.

National — USA Swimming is a Group A member of the United States Olympic Committee (USOC) and has voting representation in the USOC House of Delegates.

Zone — We are divided into four separate zones – Central, Eastern, Southern and Western. Each zone elects two representatives to the national Board of Directors.

Local — Within the United States, there are fifty-nine (59) Local Swimming Committees (LSCs). Each LSC is responsible for administering USA Swimming activities in a defined geographical area and has its own set of bylaws under which it operates. A House of Delegates with representation of athletes, coaches, members of the Board of Directors and clubs is responsible for managing the business affairs of the LSC.

How USA Swimming Operates

USA Swimming is a non-profit organization made up of very dedicated volunteers. Interested individuals donate their time, energy and expertise at every level from the national Board of Directors to the local swimming clubs. There are 50 standing committees. Staff liaisons, along with these committees, create, implement and evaluate USA Swimming programs. The House of Delegates meets annually to determine the rules and regulations for the following year. Between yearly meetings of the House of Delegates, an elected USA Swimming Board of Directors is charged with the responsibility of making decisions for USA Swimming.

USA Swimming Headquarters

USA Swimming Headquarters provides a variety of services and programs for its membership. Among the many services are publications, educational programs, fund-raising activities, sports science programs, resources and general information about swimming related activities. The USA Swimming staff is available to assist you in answering questions or providing additional information about USA Swimming.

USA Swimming
1 Olympic Plaza
Colorado Springs, CO 80909-5707
Main: 719/866-4578
Fax: 719/866-4669
Website: <http://www.usaswimming.org>



What Is Available From USA Swimming?

WWW.USASWIMMING.ORG

<u>PROGRAM/SERVICE</u>	<u>CONTACT</u>	<u>WEBSITE LOCATION</u>
<i>For Swimmers:</i>		
Splash Magazine (6 issues per year)	Direct mail	
My USA Swimming personal account		USA Swimming Tools/My USA Swimming Swimmers
SwimKids		
Forums		USA Swimming Tools /Forums
Splash TV		
Swim-A-Thon	Kim Holmes	Swim Clubs /Programs and Services
National Postal Meet	Dave Thomas	Swimmers /Open Water
LSC "Catch the Spirit" Camps	Ruth Flint	USA Swimming Tools /Camps & Clinics
Regional & National Select Camps	Sue Anderson	USA Swimming Tools /Camps & Clinics
Scholastic All-America Program		USA Swimming Tools/Applications & Forms
Fast Times & Results		USA Swimming Tools/Results
Time Standards		USA Swimming Tools/Times & Standards
Top 16 Rankings		USA Swimming Tools/Times & Standards
DartSwim CD		Swimmers /DartSwim Feature box
National Team		Swimmers
Nutrition & Supplements Info	Charlene Boudreau	Swimmers / Parents Tab/Nutrition
Drug Control Information	Stacy Michael	Swimmers /AWARE box
Insurance /Risk Mgmt Programs	Member Services	Swim Clubs /Insurance and Risk Management
Safe, Sanctioned Swim Meets		Swim Clubs /Swim Meets
Educated, Certified Coaches		Coaches /Coaches Certification
<i>For Parents:</i>		
My USA Swimming personal account		USA Swimming Tools/My USA Swimming
Nutrition & Supplements Info	Charlene Boudreau	Parents /Nutrition
Swim Parent Survival Guide		USA-S Store /Publications
Swim Parent Handbook		USA-S Store /Publications
Parent Education & Awareness Kit		USA-S Store /Publications
PEAK Kit Booklet		USA-S Store /Publications
Swimming 101		Parents /Swimming 101
Parents Forum on Website		USA Swimming Tools/Forums
Officials Education & Certification		Volunteers /Officials
Drug Control Information	Stacy Michael	Parents /Nutrition

<u>PROGRAM/SERVICE</u>	<u>CONTACT</u>	<u>WEBSITE LOCATION</u>
<i>For Clubs:</i>		
Club Leadership & Business Management School	Tom Avischious	Swim Clubs /Programs and Services
Club Visits and Consultations	Ira Klein	
Strategic Planning Seminars	Ira Klein	

Prospective Club Membership Booklet

Club Portals	Tom Avischious	Swim Clubs/Club Portal
Club Administration Guidance		Swim Clubs /Club Admin and Operations
Sample Club Bylaws & Handbook		Swim Clubs/Sample Club Documents
Manuals for Disabled Athletes	Randy Julian	Swimmers /Disability
Recruiting Posters & Postcards		USA-S Store /Publications
Club Fundraising Idea Book		Swim Club /Finances and Fundraising
Inspirational Videos		USA-S Store /Videos
Officiating Videos		USA-S Store /Videos
Official Rulebook & Mini-Rulebook		USA-S Store /Publications
Prospective Club Membership Packet		Swim Clubs /Starting a New Club
Club Excellence Program	Pat Hogan	Swim Clubs /Programs and Services
Club Profiles		Swim Clubs /Club Profiles
Sports Medicine & Science Network	Charlene Boudreau	Coaches /Sports Medicine
Swim-A-Thon	Lee Lopez	Swim Clubs /Finances and Fundraising
Facility Renovation and Construction	Mick Nelson	Swim Clubs /Facilities
Facility Programming	Sue Nelson	Swim Clubs /Facilities
Learn to Swim Programs	Sue Nelson	Swim Clubs /Facilities
Build a Pool Conference	Sue Nelson	Swim Clubs /Facilities
Safety/Loss Control Manual	Mary Illich	Swim Clubs /Insurance and Risk Management
Insurance & Risk Mgmt. Information	Member Services	Swim Clubs /Insurance and Risk Management
Optional Directors/Officers Insurance	Member Services	Swim Clubs /Insurance and Risk Management
Outreach Manual	Sue Nelson	Swim Clubs /Outreach and Disadvantaged
USA Swimming Directory		USA-S Store /Publications
Meet Directors Handbook		Swim Clubs /Swim Meets
Logo Usage		USA Swimming Tools/Applications and
Forms		
Educated, Certified Coaches		Coaches /Coaches Certification

PROGRAM/SERVICE

CONTACT

WEBSITE LOCATION

For Coaches:

My USA Swimming personal account		USA Swimming Tools/My USA Swimming
Club visits and consultations	Ira Klein	
Coaches' Quarterly Magazine	Direct mail to coach	Coaches /Coaches Quarterly Archives
Regular Email Communications	Ira Klein	
Coaches' Resources Page	Peter O'Neill	Coaches
Coaches' Clinics & Workshops	Tom Avischious	
Coaches' Incentive Program	Everett Uchiyama	Coaches /National Team
Coaches Forum on Website		USA Swimming Tools/Forums
Job Announcements		USA Swimming Tools/Forums
Staff Articles		Coaches /NTTS Staff and Department
Information		
Race Analysis		Coaches /Race Analysis
DartSwim	John Walker	Coaches /Swimming Video
Nutrition & Supplements Info	Charlene Boudreau	Coaches /Nutrition
Sports Medicine Info	Charlene Boudreau	Coaches /Sports Medicine
Shoulder Injury Prevention		Coaches /Sports Medicine
Club Profile Project		Swim Clubs /Club Profiles
Mental Tool Box		Coaches /Psychology

Prospective Club Membership Booklet

Active Tracking Project	Dr. G. Sokolovas	Coaches /Physiology and Biochemistry
Seasonal Training Design	Dr. G. Sokolovas	Coaches /Physiology and Biochemistry
Land /Water Strength Testing	Dr. G. Sokolovas	Coaches /Physiology and Biochemistry
Lactate Clearance & HR Profile	Dr. G. Sokolovas	Coaches /Physiology and Biochemistry
Computer Training Design	Dr. G. Sokolovas	Coaches /Physiology and Biochemistry
Time Trials Analysis	Dr. G. Sokolovas	Coaches /Physiology and Biochemistry
Long-Term Performance Progression	Dr. G. Sokolovas	Coaches /Physiology and Biochemistry
Drug Control Information	Stacy Michael	Coaches /Doping Control
Downloadable Workouts		Coaches /Training and Workouts
Core Strength Training Video		USA-S Store /Videos
Foundations of Coaching Book		USA-S Store /Publications
Progressions for Athlete Development		USA-S Store /Publications
Boomer Video Series		USA-S Store /Videos
“Swim Fast” Video Series		USA-S Store /Videos
Liability & Excess Accident Insurance	Mary Illich	Swim Clubs /Insurance and Risk Management
Risk Management & Safety Info	Mary Illich	Swim Clubs /Insurance and Risk Management

PROGRAM/SERVICE

CONTACT

WEBSITE LOCATION

For Local Swim Committees (LSC's) ...

Swimposium	Carol Burch	
Articles & Resource Information	Member Services	
Officials Education & Certification		Volunteers /Officials
Officiating Videos		USA-S Store /Videos
Official Rulebook & Mini-Rulebook		USA-S Store /Publications
Insurance & Risk Mgmt. Information	Mary Illich	Swim Clubs /Insurance and Risk Management
Clinics & Training for LSC Volunteers		
Awards & Recognition for Volunteers		
Club Development Consultants	Ira Klein	

To contact a staff member at USA Swimming:

**First initial and last name @ usaswimming.org
(Example: Pat Hogan = phogan@usaswimming.org)**

Or

Call 719-866-4578

“Order Stuff” Publications & Videos

Are you in need of:

- *Coach Education Materials*
- *Rulebooks*
- *Handbooks*
- *Disqualification Slips*
- *Recruitment brochures, posters and postcards*
- *Parent Handbooks*
- *Sport Science Information*
- *Videos*

Then visit the USA Swimming website for a complete catalog and ordering information at:

www.usaswimming.org

“USA-S Store”

USA Swimming Official Website

Be one of the millions to access the world of swimming through the Official USA Swimming Website on the Internet at:

<http://www.usaswimming.org>

with access to:

- Latest News
- Meet Results
- How to Join USA Swimming
- Member Services Information
- Link City/Club Search/Club Portals
- National Team
- Coaches' Education
- Sports Science
- Nutrition Information
- SwimKids
- Records & Time Standards
- Color Photos
- Publications & Merchandise

and much, much more!