## Safety Tip of the Month – November 2008 VSI Safety Committee "Report of Occurrence Forms"

How do USA Swimming and Risk Management Services, Inc. find out when an accident occurs? The Report of Occurrence form, supplied to all club and non-athlete members in annual membership mailings, is used for this purpose. Reporting all incidents, no matter how minor, is important to inform both USA Swimming and its insurer of accidents and potential claims. The report should be submitted on the form found at the following link: http://virginiaswimming.org/LSC Operations/Safety/ROO Form - 2007.pdf.

As stated in the USA Swimming Insurance Summary, a Report of Occurrence form must be completed any time an accident occurs at a USA Swimming function, whether or not it involves a USA Swimming member. This also includes practices as well as meets. This form must be filled out and submitted regardless of how minor the accident may appear. Injuries involving spectators should also be reported. The form should be completed by the meet director/referee or club personnel responsible at the time of the incident; the parents of the injured athletes should not be asked to complete the report form.

Copies of the report should be sent to the following:

USA Swimming Attn: Risk Management Department 1 Olympic Plaza Colorado Springs, CO 80909 Fax: 719/866-4050

Risk Management Services, Inc. P.O. Box 32712 Fax: 602/274-9138

Local LSC Safety Chair Steve Woolfolk Address at bottom of Phoenix, AZ 85064-2712 report of occurrence form

Once the report is received at USA Swimming National Headquarters, information about the incident is entered into the USA Swimming database for future safety education and insurance references. When a Report of Occurrence form is received, membership status is verified. If the participant is a USA Swimming registered athlete, information about the Excess Accident Medical Insurance policy and claim forms are sent to the injured party's family. In the case of a non-athlete member, claim forms are sent to the injured party. As a reminder, this is an excess accident medical policy. This program is secondary to other primary insurance in place through the member's employment, school or family. The deductible is the greater of the total of other collectible benefits from primary insurance sources applicable to the injury or \$100 of medical expense where there is no primary insurance.

The Report of Occurrence form helps Risk Management Services, Inc. to identify potential claims or liability situations. If the accident is of a serious nature, USA Swimming National Headquarters confers with Risk Management Services, Inc. and an investigation of the incident is initiated.