USA Diving Insurance Program – Covered Activities for Practice

The USA Diving Operational Risk Team has advocated for accommodations relative to dryland training to help club leadership and coach members maintain training regimens during periods of public facility closure. The key modification to the program is the addition of virtual dryland training included in the definition of ‘Covered Activities’ under the participant accident insurance program and goes into effect on May 15, 2020.

**First and foremost, all Safe Sport policies, including MAAPP, apply and remain paramount.** Second, our staff continues to work with our insurer on covered activities, and it has agreed to provide insurance for covered remote dryland activity.

The updated verbiage going into effect reads as follows:

**Covered activities include virtual dryland training/instruction under the direct supervision of a USA Diving coach member.** The training must involve live online streaming/real-time instruction or training via the internet. The instructor should be able to communicate visually and verbally with the participants at all times during instruction. Coverage does not extend to recorded videos/sessions where there is no live or real-time interaction, and the recordings are accessible by someone other than your members.

**Required Protocol: (virtual training)**

- **Members:** Only registered USA Diving members may participate in the training
- **Supervision ratio:** The coach member to athlete member ratio shall be no greater than 1:8 (1 coach member per 8 athlete members)
- **Recommended exercise:** Training shall consist primarily of body weight or light resistance exercises.
- **Spatial limitations:** Coach members shall ensure the athlete member is in an open space free from obstruction before training begins.
- **Activities not covered:** Trampolines, dryboards, use of spotting rigs, standing somersault drills.

**Content:** All content must be professional in nature

- **Timing of training:** All video training must take place between the hours of 8:00 am – 8:00 pm and may not take place on a social media platform. (You may use Zoom, Google, Skype, etc.)
- **Parent/3rd party adult involvement:** If only one minor athlete member and one coach member are participating in the training, the minor’s legal guardian must be present and able to observe the training and video.
- For any group setting, at least one other adult, in addition to the coach member, must be present and able to view the video activity during the training session.
- **Parents should sign a release for at-home dryland training.**

For those looking to conduct other types of training, not covered by this policy, we recommend that you seek local counsel to develop waivers/disclaimers or explore other insurance options through local agents that suit your needs.