



USASF Cheer Gym Insurance Program

approved Guidelines for

Virtual Classes/Training/Workouts

The U.S. All Star Federation, in cooperation with Insight Risk Management and K&K Insurance Group, working on behalf of its members who utilize the USASF Gym Insurance Program to secure their liability and excess participant accident insurance have received approval to amend coverage to include Virtual Training so long as they meet the guidelines outlined here in.

The intent of this amendment is to provide coverage for operations that involve live online streaming/real-time instruction or training with the gym program clients/members via the internet.

If your club secures insurance through a different entity, we recommend you reach out to your insurance provider to determine if your policy can be amended to cover such training.

VIRTUAL TRAINING

It is important to understand that virtual training is different than in-person training. When you are no longer in the physical presence of those that you are training, the environment changes and you must adjust accordingly to minimize risk.

Virtual Training includes any face-to-face training that is not in the physical presence of the instructor using a digital channel. The training must be live and using a medium that allows the instructor to see and speak to the participant(s) at all times during instruction. The coverage does not extend to recorded or video sessions where there is no live or real-time interaction.

COVERED PARTICIPANTS

Coverage applies to current members of your program. Coverage will not extend to: (1) activities intended to attract new participants such as "trial" classes ; (2) free or paid classes that are offered to non-members of your program; (3) recorded classes or workouts; or (4) classes or training where the instructor is unable to see, hear and communicate to participants.

WAIVERS AND INFORMED CONSENT

The following statements are recommended for communicating assumption of risk and releasing liability. You should contact your legal counsel to develop, present and collect consent for participation in your virtual training.

By you or your child participating in this or any Virtual Practice and Workout:

1. You agree, represent, and warrant that:

- You are in a safe space, free of obstructions*
- You are on a safe training surface*
- You are wearing the proper attire to do the workout*
- You are working out at your own risk, and if you feel uncomfortable doing any activity, you have the right to opt out*

2. You further agree that the Liability Release you executed prior to joining [GYM NAME] shall extend and apply to this Virtual Practices and Workouts service, including but not limited to limitation of liability, indemnification, and assumption of risk.

3. In the event the participant is a minor, you, as the parent or legal guardian, agree to the above on behalf of yourself and your minor child. You further agree that you will observe and monitor your minor child during the course of the activity.

RECORD OF ATTENDANCE

Take attendance at the start of every session and log it by date and time

AT THE BEGINNING OF EACH SESSION – PRIOR TO INSTRUCTION

1. Present informed consent statement
2. Remind athletes that if they do not feel comfortable doing said/certain activity that they may choose not to.
3. Remind athletes that they should be participating in an area that is free from obstructions and they are on a “safe” training surface.
4. Remind the athlete that they should be wearing appropriate workout attire, including athletic shoes.
5. If athlete is a minor, remind them that a parent or other adult must be home for them to participate in the workout.

INSTRUCTION & VIRTUAL ACTIVITIES

Most, if not all activities, should be able to be performed on the floor by themselves.

Activities may not:

- Put any athlete at risk or in harm’s way
- Require them to stand on or balance themselves on anything higher than 1 foot off the ground
- Require them to stand on or balance themselves on something that is potentially unstable or not fixed to the ground
- Require them to use family members/friends/untrained people to spot tumbling skills or to stunt
- Require athletes to participate in or attempt something which they have not mastered or attempted in the training facility
- Require them to lift objects that may be heavier than the athlete is capable of lifting
- Require someone to bear the weight of or support another person at anytime

Activities may include the following:

Stretching and Flexibility

Stretching: Both Dynamic Stretching and Static Stretching

Basic Conditioning, examples:

- Jogging in place
- Jumping Jacks
- Squats
- Push Ups
- Sit Ups
- Planks
- Burpees

Tumbling Drills – that do not include actual tumbling skill

All Drills are isolated to strengthening an athlete’s ability to perform a single skill.

- Drills that DO NOT actually require the athlete to execute tumbling skills.
- Drills that are created to build strength for a better foundation for the tumbling skills.
- Drills that are created to enhance muscle memory for a better foundation for the tumbling skills.

Stunting Drills – that do not include actual stunting or building skills

- May mimic or move through their portion of a stunt or stunt sequence. An athlete will practice or mark their part only, on the ground, pretending the other people are there.
- An athlete may use household items such as a shoe, pillows, couch cushions, and books to demonstrate and perform these drills. Parents must approve all items prior to use and assess the risk associated with using such items if the athlete were to drop or mishandle the items taking into consideration potential for injury or property damage.
- Typical in-air (flyer) body positions will be performed on the ground.

Dance

- Dances are taught and broken down by the instructor or another athlete on the team
- Athletes will learn the dances in a safe and unobstructed area

Jump Drills – that do not include executing jumps

No “Jump Drills” require the athlete to actually perform the jump or jumps

- Athletes will work on the drills in a safe and unobstructed area.
- Leg Kicks, Hip Flexor stretches, Clap Punch exercises, Arm Placement exercises are just a few examples of jump drills that can be performed safely at home