



2014 - 1st Quarter

## Camps and Clinics Insurance

By Leigh Hollinger, Risk & Insurance Management

Young people of all ages are heading off to University sponsored camps and clinics, both athletic and academic, to become more proficient in a chosen activity or area of talent. From girls' softball to boys' basketball, music, engineering, business and journalism, sponsored camps and clinics are an important service for young people aspiring to be future athletes, engineers, journalists, and leaders.

### Do you have the right coverage to protect your campers?

If you are operating a camp or clinic, you know how important it is to work hard and play hard. You also know that the slightest oversight or lack of focus can provide an opportunity for an injury or illness to occur to one of your participants. If an injury were to occur to a participant(s), would you be liable for medical and other associated costs for treatment and care of the injury? Would your camp operations be protected from such an incident? If you answered no, or are unsure, you need to know about Camps & Clinics Insurance coverage provided by the University's Risk & Insurance Management team. This coverage provides you liability coverage for your camp operations if an injury were to occur, and provides participants with coverage for and medical costs associated with the incident. This benefits both you and your participants. What better means of communicating to your campers and their parents/guardians that the University is practicing responsibility and due diligence.

### What is Camps & Clinics Insurance?

Camps & Clinics insurance is an accident-only excess policy (over any other available coverage). It provides important liability protection for your camp or clinic in the event of an injury or if sickness occurs during the course of the camp. It helps to protect your camp from any liability claim(s) that may result from unexpected incidents or illnesses that could occur from your operations.

The first \$200 of medical/dental benefits will be paid by this policy without contribution from other available insurance coverage. This coverage provides medical payments for participants in events sponsored by the University that are registered with the insurer when the event of injury or sickness occurs during the course of the camp clinic.

Policy limits for 2014 are:

- Injury \$5,000
- Dental \$500
- Sickness \$750
- Accidental Death & Dismemberment \$5000.
- A \$10,000 benefit applies for loss of hands, feet or sight of both eyes.

The cost of coverage is reasonable with a minimum "per camp/clinic" premium of \$40. Rate per student is \$0.45/day for athletic and \$0.17/day for other. The charge for the camp will be computed and a journal entry processed to the account you indicate on the form as the sponsoring department.

### How do you obtain Camps & Clinics coverage for your camp?

Our office can provide you with the Camps & Clinics accident insurance attendance report form to begin the

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process of enrolling in coverage. Once you have completed the form, email or send it by fax at least 10 days before the camp or clinic begins. After the camp ends, complete the "actual number of participants" and again email or fax the form to me at 573-882-7861.

For most, going to camp is a great experience. It is a place to learn, grow and have a great time. As the owner of the program, it is your job to make sure the camp is educational, enjoyable and a safe place to be. The bottom line: camp and clinics are fun for all, until someone gets hurt. Unfortunately, injuries and accidents are inevitable, making coverage a critical part of the program.

If you are ready to learn more, do not wait to contact us! Pick up the phone today and dial 573-882-7019 to reach me, contact your [Campus Coordinator](#) or send us an email at [risk@umsystem.edu](mailto:risk@umsystem.edu).



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