2018 UT System Camp/Conference Insurance Instructions

Colleagues:

The UT System Camp Program has been renewed, effective April 26th, 2018. The Camp Program provides Excess Accident and General Liability coverage to participants and staff of enrolled, UT-owned and operated camps held throughout the year.

Attached please find the applications for both Sports Camps and Educational (Non-Sports) Camps. The applications will automatically calculate premiums based on the number of campers and staff entered in each field.

To enroll in the Camp Program, the following steps must be completed:

1. **Please notify the UT System Office of Risk Management at least 7 business days prior to the start of your camp if you desire to enroll in the Camp Program. It will take at least 5 business days to receive a certificate of insurance.** Completed applications should be sent to the Office of Risk Management (ORM), Attn: Ruth Maldonado, via e-mail: rmaldonado@utsystem.edu or fax: 512-499-4524. **Please do not send applications to Southwest Special Risk Insurance.**
2. Camp directors should complete the appropriate application based upon the type of camp to be held.
3. ORM will accept the application as an order to bind coverage for the camp. Once we have received your application, coverage will be binding unless there are any inaccuracies in the application, i.e. number of days is incorrect or premium does not calculate correctly. If we find any inaccuracies, we will contact you as soon as possible to have them corrected. **All Applications must be sent to Ruth at the email above. Please do not send applications to Southwest Special Risk Insurance.**
4. Southwest Special Risk Insurance will e-mail an invoice for 50% of the quoted premium, a certificate of insurance and claims form to the designated Camp Director. **Please note that the accident claim form must be completed and submitted according to the instructions on the form within 30 days of an injury.**
5. **Timely payment of the 50% deposit is due directly to Southwest Special Risk. Failure to make timely payments may result in removal of coverage and impact future eligibility to participate in the Camp Insurance Program.**
6. **Camp is held**
7. Southwest Special Risk will contact the designated Camp Director at the end of each camp for the actual final number of campers and coaches/staff and will send a final invoice for the remaining premium balance (based on the actual camper counts) to the designated Camp Director.
8. **Timely payment of any additional premium is due directly to Southwest Special Risk. Failure to make timely payments may result in removal of coverage and impact future eligibility to participate in the Camp Insurance Program.**

Specifics of the 2018-2019 program include:

**Excess Accident** coverage is through Star Indemnity & Liability Company (A.M. Best rated A+, XV). Accident limits will remain $25,000 Maximum Medical Benefit per claim and $10,000 Accidental Death/Dismemberment Benefit per claim with no deductibles. A $1,250 Sickness Benefit per claim (for overnight campers only) is included. No deductible under the accident policy.
**General Liability** coverage is through **Houston Casualty Company (A.M. Best rated A++, XV)**. Liability limits will remain $1,000,000 each occurrence, $2,000,000 general aggregate per camp, $1,000,000 products/completed operations, $1,000,000 personal & advertising injury, $1,000,000 Participant Legal Liability, $300,000 fire damage (any one fire), and $5,000 medical expense (any one person). **Sexual Abuse/Molestation Sublimit Coverage** is again available with limits of $100,000 per occurrence and $300,000 aggregate. This policy also offers a crises response endorsement with a limit of $25,000 and terrorism coverage. There is no deductible under the general liability policy.

**2018-2019 rates are as follows:**

**Note:** There has been a two cent reduction on the day camp rate for both Sports and Educational camps for this policy year.

**Sports Camps:** Day Camp: $0.55 per camper, per day; Overnight Camp: $0.77 per camper, per day; Staff/Coaches: $0.09 per coach, per day

**Educational Camps:** Day Camp: $0.45 per camper, per day; Overnight Camp: $0.67 per camper, per day; Staff: $0.09 per staff member, per day


Please distribute this information as appropriate. An effort has been made to distribute a copy of this message to camp directors and coordinators who have submitted an application for insurance during the 2017-2018 policy term.

Thank you,

**RUTH MALDONADO**
Insurance Associate

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