

## **April 24, 2006 - 2006-2007 INSURANCE POLICY INFO & EXCLUSIONS**

**Howdy Camp and Program Sponsors!!**

**It's that time of year again and many of you have camps and enrichment programs scheduled for this spring and summer. Please submit your application well in advance of the program date so there is sufficient time for our office to perform a review, resolve questions, and obtain insurance coverage for the event. Last year, we reviewed and obtained approval for more than 90 camps, programs, conferences, etc. between March and August alone. Since this is an exceptionally busy time of the year, it is very important that applications be submitted complete with all attachments and in a timely manner.**

**This year, the new insurance policy went into effect March 1, 2006 and will run through February of next year. Details about the new insurance policy are listed below.**

**Third party camps and programs are still required to obtain their own insurance with a minimum of \$1,000,000 General Liability insurance and \$25,000 Accident Medical insurance. Texas A&M University must also be listed as additional insured on the insurance policy. For questions about third party agreements/contracts, please contact me at [virginia@tamu.edu](mailto:virginia@tamu.edu). The below information regarding insurance does not apply to third party camps and programs.**

**Please be reminded that all programs must use the waiver on our website in order to meet legal requirements unless your waiver has been reviewed and approved by the Office of General Counsel. Also, it is extremely important that itineraries and schedules be accurate and that all activities are clearly defined.**

**The Camp and Enrichment Program website is located at <http://camps.tamu.edu>. The application and risk assessment are now in a "form" version (simply press Tab and type the information into the available fields – do not click each field and type). Always use the forms on the website to prepare your application. Our office will continue to update forms and post the current versions on the website.**

**If you have any questions, please contact me by email at [virginia@tamu.edu](mailto:virginia@tamu.edu) or at 979.862.2842 and I will be happy to assist you. If you are aware of any new camps or programs, please point the sponsors in my direction. Also, please forward this email to those in your area who are or may be involved in camps or programs sometime in the next year.**

**Below is a list of exclusions on the new General Liability and Accident Medical insurance policies. Please carefully review these exclusions as they are activities NOT covered by the**

insurance policy. You will need to check them against the activities for your camp or program to make sure none of your program's activities are excluded. If you are conducting an activity that is similar to the list of excluded activities on the General Liability policy, it is possible your camp will NOT have general liability coverage under the policy. If the insurance company determines that a certain activity is excluded, claims will not be covered for that activity. If you have questions about these exclusions or specific activities that may be excluded, please contact me immediately at 979.862.2842.

## **Exclusions & Limitations**

### ***General Liability Policy***

*Some of the Major Exclusions include:*

**War, Terrorism, Assault & Battery, Expected or Intended Injury, Abuse/Molestation, Asbestos, Nuclear Energy, Total Pollution, Fungi or Bacteria, Aircraft, Auto, or Watercraft, Total Fireworks/Pyrotechnics, Employment Related Practices, Communicable Disease (Hepatitis, TSE, HIV, HTLV, or AIDS) Collapse of Temporary Structure, Lead Liability, Professional Liability, Use of Trampolines, Cheerleading Pyramids, Stunt Activities, Sale/Manufacture/Distribution of Athletic Equipment, Use of Saunas or Tanning Devices, Polo, Skin & Scuba Diving, Squash, Rugby, Snow Skiing, Water Skiing, Whitewater Rafting, Commercial Boats, Bungee Jumping, Mountain Climbing, Rock Climbing (Indoor or Outdoor), Motorsports, Rodeo or any Equestrian Related Sports, Waterslides, Ballooning, Parachute Jumping, Luge, Tobogganing, Gymnastics, Activities above 10 feet (Rope/Challenge/Obstacle Courses, etc), Rappelling, Riflery, Amusement and Inflatable Devices.**

### ***Accident Medical Policy***

*Some of the Major Exclusions and Limitations include:*

**This Plan does not cover any loss contributed to or resulting from: the use of drugs or narcotics, unless administered on the advice of a physician; war or any act of war, whether declared or not, or participation in any riot or civil commotion; air travel or the use of any device or equipment for aerial navigation, except as a fare paying passenger on a regularly scheduled commercial airline; suicide or any attempt thereat or any intentionally self-inflicted injury. Nor does this plan cover any member of the Insured Person's family or household; dental treatment, except as a result of a covered injury, examination for prescription for, or the purchase of eyeglasses or contact lenses or hearing aids; the repair of any orthopedic appliance or artificial dental restoration; expenses payable under Worker's Compensation law or similar legislation; injury sustained while riding in or on any three-wheel engine-driven or motorized vehicle.**

**For budgeting purposes, please use the rates below to estimate your camp's insurance costs if you will be purchasing insurance through the camp policy. If you have questions about these rates, please contact me.**

**General Liability Insurance Rates**

**\$0.25 / participant / day - DAY CAMPS**

**\$0.30 / participant / day - OVERNIGHT CAMPS**

**Accident Medical Insurance Rates**

	<b>Low Physical Activity Non-Sports</b>	<b>Moderate/High Physical Activity Sports</b>
<b>Day</b>	<b>25¢ / participant / day</b>	<b>35¢ / participant / day</b>
<b>Overnight</b>	<b>45¢ / participant / day</b>	<b>55¢ / participant / day</b>

**Again, please contact me with any questions you may have. Have a wonderful day!  
Virginia**

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