

## May 28, 2004 - General Liability Insurance & Exclusions

### **IMPORTANT Camp and Enrichment Program General Liability Insurance Information!!!**

We have received information on the new Camp and Enrichment Program General Liability insurance policy that will become effective June 1, 2004.

There are MANY more **new exclusions on this policy** than on our last. PLEASE PAY ATTENTION TO THE EXCLUSIONS and check them against the activities of your camp. If you are conducting an activity that is like, or very similar to, the list of activities that are now excluded on the General Liability policy you will NOT have general liability coverage under the policy. If you have a claim resulting from excluded activities that activity will not be considered to have been insured! If you have questions about these exclusions or about particular camp or enrichment program activities please call me. 979-862-3884

Also note;

**ALL camps AND enrichment programs will now be required to have \$25,000.00 of Accident Medical coverage.** We used to be able to cover class room type programs under a \$10K accident Medical plan but that is no longer going to fit the requirements of the General Liability underwriter. I do not at this point have the premium amounts for Accident Medical. Last year the two rates for Accident Medical at the \$25K level were \$00.35 and \$00.60. We anticipate that the accident Medical rates will go up some this year. As soon as I know what the rates are I will get that information to you.

### **General Liability rates for 2004**

**Day camps - \$00.25 per camper per day** (This is down 5 cents from last year's day rate)

**Over Night Camps - \$00.35 per camper per day** (unchanged from last year)

**This policy does not include abuse and molestation coverage as we have had in the past. PLEASE be diligent about checking references and background when hiring staff or enlisting volunteers.**

**Assault and Battery is also excluded under this policy.**

**The following is a list of activities that are specifically excluded from coverage under**

**the Camp and Enrichment program 2004 General Liability policy:**

**Parachuting, bungee jumping, mountain climbing, luge, tobogganing, rock climbing (including climbing walls), waterslides ( including those in amusement parks), cheerleading pyramids, equestrian or rodeo activities, gymnastics, snow skiing, water skiing, white water rafting, trampoline use, stunt activity, sauna use, tanning bed use, polo, skin diving, SCUBA diving, squash, automobile use (TAMU vehicles are covered under a different auto policy), all motor sports**