

Standards for Camp Insurance
Insurance for Activity Program Participants (Camp or Similar Activities)
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Camp Insurance

Insurance for Activity Program Participants (Camp or similar activities)

A. Policy.

All UI units conducting overnight or day activities for non-UI students must obtain “accident medical” insurance for participants. Coverage is arranged through UI Risk Management (Risk) and premiums are paid from requesting unit’s registration fees or program-funding sources. This “accident medical” insurance provides limited benefits that are secondary to any other personal medical benefits in force for the covered participant. The policy is intended to provide coverage for minor medical expenses arising from camp activities. *[ed. 12-13]*

The unit sponsoring a program must work with Risk in advance of the event or camp, to request Camp Insurance Request, complete an Online Activity Waiver to obtain participant waivers, complete a Youth Services Program Registration and, if applicable to unit needs, collaborate with Risk for an activity risk assessment.

It is the responsibility of the sponsoring unit to report serious injuries to Risk immediately and file all claims with Risk within 48 hours of injury. Claims for expenses incurred in connection with a covered accident or illness are also filed through Risk.

The insurance will pay claims for a covered accident or illness arising from camp activities up to the benefits of the policy. The insurance benefits are \$5,000 for any one injury and \$1,000 for illness with some exclusions. The participant’s own health insurance will be billed first for any claims. The “accident medical” insurance covers group travel to and from the sponsored activity. It is required that such a group be accompanied by an adult leader. Pre-existing medical conditions and side trips for the purpose of sightseeing or amusement are EXCLUDED. The day the majority of campers arrive must be included as a camper day and the appropriate premium submitted.

B. Process/Procedure.

B-1. Before the activity. Unit is responsible for completing the risk assessment, waiver and camp insurance request as well as obtaining a completed waiver from each participant.

- a. **Risk Assessment.** Planning for the risks involved with unit programs, events, field trips and activities will support and protect you, the participants, and the university while allowing for a quality educational experience. The **Risk Assessment Guide** is a “tool belt” to assist units in the risk planning process. Risk can introduce unit personnel to other tools to help manage risk.
- b. **Waiver.** Unit completion of the **waiver request form** will provide the needed information for Risk to prepare an Acknowledgement of Risk and Waiver of Liability that is specific to the program.
- c. **Camp Insurance Request.** Camp Insurance coverage costs are the unit’s responsibility. The cost of coverage is based on the type of camp/program, the number of days programming will occur and the number of participants. Premiums are: Day, Classroom Camps \$0.06; Sport Camps \$0.35; Adventure Sport (i.e. skiing, rafting, mountain climbing) \$0.30; Upward Bound Day Camp or any TRIO Camp \$0.30; and Overnight Camps \$0.30. The premiums are subject to change based on the renewal of the policy in the spring. There is a \$4.00 minimum charge per Camp Insurance Request form.

Units can request coverage for up to ten camps/programs with one **camp insurance request form**. The camp insurance request form fields are:

1. Name of Activity, Event or Program;
 2. Sponsoring Unit or Department;
 3. Designate the type of activity – Day or Classroom Activities; Adventure Sports Activities; Overnight or any Upward Bound Activities; and Sports Activities;
 4. Dates of program. The form will accept a single date, consecutive dates or non-consecutive dates. Format for entering the dates – Single date enter MM/DD/YYYY; Consecutive dates enter MM/DD/YYYY – MM/DD/YYY; and Non-consecutive dates enter as MM/DD/YYYY, MM/DD/YYYY, and MM/DD/YYYY;
 5. Estimated number of participants;
 6. Index number;
 7. Activity Code (if applicable);
 8. More than one camp/program can be entered by clicking 'yes' when asked to add another program. The advantage to entering multiple programs into one camp insurance request form is that there is a \$4.00 minimum charge per camp insurance request form. After all programs are added, choose 'no' when asked to add another program;
 9. Program director contact information;
 10. Department head contact information;
 11. Requestor contact information;
 12. Policy acknowledgement statements. The requestor will be asked to acknowledge the following statements: requests without valid index number will not be processed; a Completed Activity Reports are due within two weeks after camp or activity is completed; departments will be charged according to estimated number of participants if the Completed Activity Report is not turned in on time; the program director is aware of the obligation to obtain a signed an Acknowledgement of Risk and Waiver of Liability (Waiver) form from each participant; and a participant who does not have a waiver on file in the program office will not be eligible to participant in any activity;
 13. Click Next to review information provided. If a correction is needed, use the Back button to move back to the entry screen of the damage that requires editing; and
 14. Click Submit to send the Camp Insurance Request form to University Risk Management for processing.
- Risk processing of the Camp Insurance Request form. Risk will enter the data regarding the program (s) into the coverage providers request form to bind coverage. A confirmation of coverage/completed activity form with the coverage serial number will be emailed to the requestor along with information on how to process the document when the camp concludes.

B-2. After the activity. Within 48 hours of injury, the unit is responsible for reporting all claims (See B-3 for claims) and within one week of the end of camp for completing the confirmation of coverage/completed activity report with the coverage serial number that will be used to pay for coverage based on the actual number of participants. The confirmation of coverage/completed activity report with the coverage serial number was emailed to the requestor when the coverage was requested but can also be requested by email risk@uidaho.edu and providing the name and dates of the program.

B-3. Claims. The unit sponsoring the event must document all accidents or illnesses using the university accident/incident form AND a [camp accident medical form](#). The university accident/incident form can be obtained at <https://www.uidaho.edu/dfa/administrative-operations/business-services/risk-management/insurance>. Camp participants should not use the Student Health Center. In emergencies, call 911. Program directors shall direct camp participants to process any personal medical benefits first.

In addition to the university accident/incident report, program directors must complete [camp accident medical forms](#) in full and file along with copies of medical bills. It is the responsibility of the program director to see that the forms are completed and sent to Risk within 48 hours. When a camp participant receives medical treatment, the program director or another UI staff member must attest that the individual is a program

registrant and determine whether or not the participant has other insurance coverage. The program director must sign the claim form, verifying the claim arose from camp activities, in the verification and assignment section. For specific instructions on procedure, visit

C. Contact Information. Assistance with the requirements for insurance coverage for activity participants, costs of insurance, insurance coverage, waivers, and risk assessments, or for information regarding filing of claims, please contact the Risk Management Office at (208) 885-7177, risk@uidaho.edu.

D. Forms. For instructions of completed forms, visit <https://www.uidaho.edu/dfa/administrative-operations/business-services/risk-management/insurance>, and click Insurance, then Camp Insurance.