

Camp Insurance – What Is Available in 2021?

Insurance: A practice of a company providing a guarantee of compensation for a specific loss in return for a payment of premium. Loss comes from exposure to risk.

Discussion: Diabetes camps must determine which losses they may incur and which losses they would like to cover from their insurer.

Insurance Players Involved In Diabetes Camp Risk Management and Their Tasks:

- **Camp Staff or Volunteers:** The camp (Board of Directors holds the ultimate responsibility) bears the burden of protecting those at the camp and the camp's assets. Camp volunteers and staff are responsible to manage the risks and seek assistance from other players when necessary.
- **Broker:** Each camp should select an independent broker who works well with the team of players. The broker is an agent who serves as a liaison between the camp and the insurance carrier to find the best coverage at the best premium. Brokers are usually compensated by the insurance carrier as a percentage of the premium paid. Many states require transparency mandating the broker disclaim the compensation received as a result of the insurance premium.

Discussion: A best practice is work with an independent broker who has the ability to work with multiple carriers and find the best coverage for you camp. It is rare one carrier will cover all the potential losses a camp may face.

Camp Brokers with extensive experience in the camp industry: This is not an all inclusive list and you should refer to the American Camp Association's [website](#) for others:

- AJ Gallagher & Co.
- AM Skier
- Brown & Brown of Garden City
- Chalmers Camp Insurance
- Hibbs, Hallmark & Co.
- Morrow Insurance

Insurance Carrier or Company with experience in the camp industry. Insurance Carriers are large companies who bear the responsibility of financial losses of their insured clients. Most states regulate insurance carriers and require them to have minimum assets to cover potential losses. Carriers typically provide programs which educate clients on ways to reduce risk.

Discussion: Each insurance carrier offers a range of services to help camps manage their risks. As you review proposals, consider establishing a matrix to help you select the best fit for your camp.



(discussion cont'd.) Most carriers offer camp staff training, support for hiring staff, and risk management tips; review these services to see which programs will work best with your camp.

List of Camp Insurance Carriers with extensive experience in the camp industry. This is not an all inclusive list and you should refer to the American Camp Association's [website](#) for others:

- Brotherhood Insurance
- Church Mutual Insurance
- Great American Insurance
- Guide One Insurance
- K&K Insurance
- Philadelphia Insurance Company
- The Redwoods Group

What can diabetes camps do when looking for insurance?

The insurance industry, like all businesses, goes through easy times and tough times.

During tough times, like the last several years where their clients experienced many losses and the market was down, many insurance companies become very selective when bringing on new clients.

The following list will help diabetes camps receive the best proposals from insurance carriers:

- Brokers: Interview brokers and find a good trustworthy broker who fits well on your team of camp risk managers.

Discussion: This would be a good time to have your key camp administrative staff have discussions with potential brokers. If the camp administration feels comfortable with the broker and has sincere, honest discussions, it will improve communications and help you select the best insurance carrier. It will also help you immensely when dealing with a loss.

- Show Your Camp's Risk Strengths: Share your policies to protect your camp, especially ones which prevent injury. If you're accredited by ACA, are a member of DECA, or received any awards regarding risk prevention, share it.
- Sell Your Camp's Programs: Share the programs you offer at camp and include your risk management as part of these programs. This is the time to sell your camp as a safe place where your campers can have fun in a safe way.

Types of Insurance to Consider and What Each Type of Insurance Typically Covers:

- Accident Medical: Health insurance for campers or camp volunteers for accidents or sickness
- Automobile: Owned vehicles, non-owned hired vehicles (e.g. rented), trailers
- Crime: Volunteer & employee dishonesty, computer fraud transfers
- Cyber: Data theft, including confidential records, and personally identifiable information

Directors' & Officers': losses which occur based upon decisions made by the Board



- Employment Practices Liability: Discrimination claims, wrongful termination, etc.
- General Liability: Slips, falls, inappropriate contact, sexual abuse, child abduction, injury, etc.
- Inland Marine: Equipment in transit (e.g. equipment which you move between camps or your office & camp)
- Kidnap & Ransom: Camper inappropriately taken from camp (e.g. a non-custodial relative or parent)
- Property: Buildings, Equipment, Personal Property, Property of Others
- Travel: TripsUmbrella: Increases limits of other policies
- Workers' Compensation: Required by states to cover medical expenses and salary of employees injured on the job

Resources:

- ACA Buyer's Guide: <https://members.acacamps.org/Buyers-Guide>
- The American Camp Association educational sessions for insurance: <https://www.acacamps.org/core-competency/insurance>

