



## On-Line Camp & Clinic Event Guidance

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### Insurance Requirements Conditions for Online Camps:

- Coverage for online camps is not automatic; the carrier must affirmatively agree to bind coverage. The application must be submitted to the carrier for review and approval. The policy is bound when you receive a certificate from the carrier.
- All questions on the application must be answered and are a condition of coverage.
- All written communications must be done in group messages. No private messaging between the instructor and campers; and no private messaging allowed between campers. The policy does not respond if/when these terms are violated.
- Each camp must indicate start time and end time on the application. The policy does not respond to incidents that occur outside of the stated start and end times.
- Format and description of activities must be provided on the application.
- Live stream origination (i.e.: institution, instructor's home, etc.) must be provided on the application.
- Live stream service venue must be provided on the application.
- Coverage territory is limited to the United States of America, including its territories and possessions, Puerto Rico, and Canada

### Coverage Amounts

- 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.
- 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 crisis response endorsement with a limit of \$25,000 and terrorism coverage. There is no deductible under the general liability policy.

#### **Exclusions:**

- Boating, except Canoe and Kayak,
- Bungee Jumping,
- Cheerleading Pyramids, Trampolines or Spring Boards,
- Freestyle Skiing,
- Gymnastics,
- Hang Gliding, Ice Hockey, Lacrosse, Luge, Motorsports,
- Open Water Activities,
- Whitewater Rafting and Surfing,
- Paintball, Parachuting, Parasailing, Parkour,
- Race Track Risks, Racing or Speed Contests involving Aircraft,
- Racing or Speed Contests involving Watercraft,
- Rock Wall and Rock Climbing,
- Rugby, Saddle Animals, Skateboarding,
- Ski Jumping, Tackle Football,
- Tug of War, Wrestling, and
- Mountain Biking and Adventure Racing.

#### **UTD Based Platforms**

- Blackboard Collaborative;
- Microsoft TEAMS; and
- Microsoft STREAM

#### **Releases:**

- Minors – cyber risks, property damage, personal injury due to camp instruction and activity.
- Adults – cyber risks, property damage and personal injury due to camp instruction and activity

## Payment requirements

Southwest Special Risk Insurance will e-mail an invoice for 50% if applicable of the quoted premium, a certificate of insurance and claims form to the designated Camp Director on the application. *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.*

1. *Timely payment of the 50% deposit if applicable 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.*
2. *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](mailto:rmaldonado@utsystem.edu) with a copy to UTD Risk Management [riskinsurance@utdallas.edu](mailto:riskinsurance@utdallas.edu).*
3. Camp directors should complete the appropriate application based upon the type of camp to be held.
4. ORM will accept the application as an order to bind coverage for the camp for in-person camps; coverage for online camps must be approved by the carrier. If we find any inaccuracies on the application, 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.*
5. Southwest Special Risk Insurance will e-mail an invoice for 50% if applicable of the quoted premium, a certificate of insurance and claims form to the designated Camp Director on the application. *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.*
6. *Timely payment of the 50% deposit if applicable 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.*
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.