

Accident and Sickness (Camp) Insurance

Overview

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UF General Liability Insurance

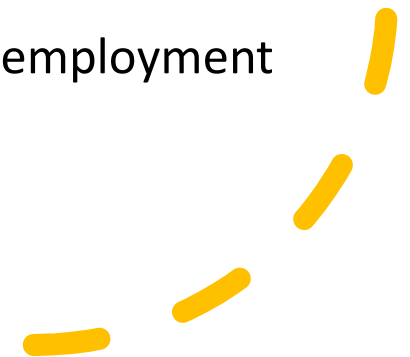
What is covered?

- Injury, death, or loss of property caused by the negligence of **employees** and **volunteers** while acting within the course and scope of their employment or responsibilities.
- Includes premises and operations, personal injury and professional liability:
 - **Premises and operations:** liability for injury or damage arising out of the insured's premises or out of the insured's business operations.
 - **Personal injury:** Libel, slander, defamation, invasion of privacy.
 - **Professional liability:** protects traditional professionals (e.g., accountants, attorneys) and quasi-professionals (e.g., real estate brokers, consultants) against liability incurred as a result of errors and omissions in performing their professional services. (Physician liability is excluded and covered by the SIP).
- **Limits:** \$200,000 per person's claim, \$300,000 for all claims arising from a single incident. Claims bill.

UF General Liability Insurance

UF does not carry supplemental Abuse/Molestation insurance coverage. While there is no specific exclusion in our general liability coverage, the following exclusions may apply:

- Punitive damages
- Actions of employees/volunteers committed in bad faith or with malicious purpose or in a manner exhibiting wanton and willful disregard of human rights and safety.
- Criminal actions outside the scope of employment





General risk management

Do you have a
Memorandum of
Understanding
(MOU)?

Physical damage/
bodily injury
caused by
campers

Waiver from
parent/guardian

Potential coverage gaps

- Sickness of student/participant
- Actions of non-employees/volunteers
- Damage caused by students, participants or other third parties



What is Camp Insurance? & Why Do We Need It?

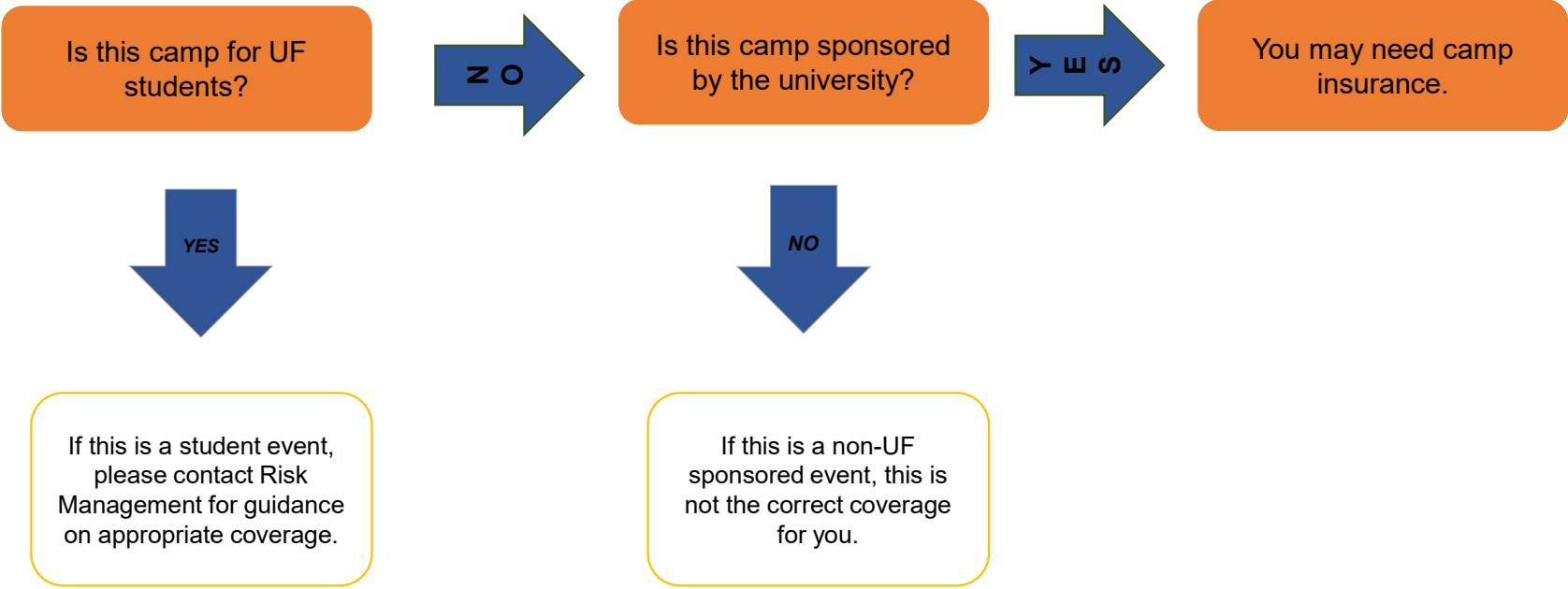
Blanket Accident (Camp) Insurance provides coverage for participants attending a camp or school, including sports activities, administered by the university. The insurance covers medical expenses associated with an accident or sickness as a result of a covered activity (activity sponsored or supervised by the university).



Coverage provides an extra benefit to participants AND greatly reduces the risk of the university's liability and exposure to injury and lawsuits, which can cost extra time and money.

The university hosts a variety of academic, recreational, and service programs that engage non-enrolled individuals. All programs vary significantly, and UF is committed to providing a safe and healthy environment for all programs associated with the university.

Questions to ask to see if you need camp coverage:



University-Sponsored Event. Any event that is held either on campus or at an off-site venue that is sponsored, co-sponsored, and / or funded by the university. University-sponsored events exclude those hosted at a personal residence not owned by the University of Florida.

Primary vs Excess Accident Medical

Accident coverage can be written on **excess** or **primary** bases.

Primary accident coverage would pay claims first, regardless of primary care.

Excess coverage means policy is secondary to an injured party's primary health insurance. Policy will not cover primary insurance deductibles, co-pays, program limits, or out of network care. If injured party does not have primary care, **excess** coverage becomes primary.

Covered Persons

Eligible Class(es) Of Covered Persons

Description of Class

Class 1

All participants and volunteers of the Policyholder who have elected and paid the required premium for Option 1. **(Primary Coverage)**

Class 2

All participants and volunteers of the Policyholder who have elected and paid the required premium for Option 2. **(Full Excess Coverage)**

Class 3

All participants and volunteers of the Policyholder who have elected and paid the required premium for Option 2. **(Primary Coverage)**
Includes Sickness Coverage.

Class 4

All participants and volunteers of the Policyholder who have elected and paid the required premium for Option 4. **(Full Excess Coverage)**
Includes Sickness Coverage.

Covered Activities

Class 1, Class 2, Class 3 and Class 4

Non-Sports Camps include those camps that do not offer any of the Sponsored Activities to the right ->

Non-sports camps that have access to a sporting area and campers are allowed to play in this area, will need to be rated as a sports camp.

Sports Coverage - While participating in scheduled, sponsored, and supervised day and overnight camp activities of the Policyholder, including direct sponsored field trips and travel to and from such trips.

Sports Camps include those camps with the following sponsored Activities: Archery, Badminton, Baseball, Basketball, Boating, Bowling, Boxing, Canoeing, Cave Exploration, Cheerleading, Climbing, Dance, Diving, Dodge Ball, Fencing, Field Hockey, Fishing, Flag Football, Football, Go Karts, Golf, Gymnastics, Handball, Hiking, Hockey, Hunting, In-Line Skating, Kayaking, Kickboxing, Lacrosse, Martial Arts, Polo, Rifle, Rodeo, Roller Derby, Ropes Courses, Rowing, Rugby, Skateboard, Skiing, Snorkeling, Snow Boarding, Soccer, Softball, Swimming, T-Ball, Tennis, Touch Football, Tough Man, Track, Tractor Pulls, Volleyball, Weightlifting, Wrestling as well as a sponsored/supervised recess period that includes any athletic activity using sports equipment.

Rate Table 2023-2024

INSURANCE FOR STUDENT'S RATES per person per day/night	
MARCH 15, 2023 - MARCH 14, 2024, 11:59 p.m.	
<i>OPTION 1: Primary (no sickness) Per Person per Day/Night Rate (Non-Sports): \$0.10 / pp per day/night</i>	\$ 0.10
<i>OPTION 1: Primary (no sickness) Per Person per Day/Night Rate (Sports): \$0.18 / pp per day/night</i>	\$ 0.18
<i>OPTION 1: Primary (no sickness) Rate Per Student at Year-Round School: \$3.82 Annually</i>	\$ 3.82
<i>OPTION 2: Full Excess (no sickness) Per Person per Day/Night Rate (Non-Sports): \$0.07 / pp per day/night</i>	\$ 0.07
<i>OPTION 2: Full Excess (no sickness) Per Person per Day/Night Rate (Sports): \$0.11 / pp per day/night</i>	\$ 0.11
<i>OPTION 2: Full Excess (no sickness) Rate Per Student at Year-Round School: \$1.63 Annually</i>	\$ 1.63
<i>OPTION 3: Primary with Sickness Per Person per Day/Night Rate (Non-Sports): \$0.22 / pp per day/night</i>	\$ 0.22
<i>OPTION 3: Primary with Sickness Per Person per Day/Night Rate (Sports): \$0.35/ pp per day/night</i>	\$ 0.35
<i>OPTION 3: Primary with Sickness Rate Per Student at Year-Round School: \$5.45 Annually</i>	\$ 5.45
<i>OPTION 4: Full Excess with Sickness Per Person per Day/Night Rate (Non-Sports): \$0.09 / pp per day/night</i>	\$ 0.09
<i>OPTION 4: Full Excess with Sickness Per Person per Day/Night Rate (Sports): \$0.15 / pp per day/night</i>	\$ 0.15
<i>OPTION 4: Full Excess with Sickness Rate Per Student at Year-Round School: \$3.11 Annually</i>	\$ 3.11



Benefits

POLICY AGGREGATE MAXIMUM

- Policy Aggregate Maximum (Applies to All Conditions of Coverage) - Unlimited
- Policy aggregate maximum specified above will be paid for all covered losses, covered injuries, covered expenses as the result of any one covered accident.

ACCIDENTAL DEATH AND DISMEMBERMENT BENEFITS

- Principal Sum Maximum Amount
- Accidental Death \$15,000
- Accidental Dismemberment \$15,000

Loss must occur within 365 days of the covered accident.

Accidental Death and Dismemberment Aggregate Limit \$1,000,000

SCHEDULE OF COVERED LOSSES

Loss of Life -
Principal Sum

Loss of Both Hands
or Both Feet -
Principal Sum

Loss of One Hand
and One Foot -
Principal Sum

Loss of Sight of
Both Eyes -
Principal Sum

Loss of One Hand
or foot and Sight
of One Eye - 50%
of Principal Sum

Loss of One Hand
or One Foot - 50%
of Principal Sum

Loss of Thumb and
Index Finger of the
Same Hand - 50%
of Principal Sum

Loss of all Four
Fingers of the
Same Hand - 50%
of Principal Sum

Loss of all the Toes
of the Same Foot -
50% of Principal
Sum

Loss of Thumb -
25% of Principal
Sum

Loss of Sight in
One Eye - 50% of
the Principal Sum

Loss of Speech and
Hearing (in both
ears) - Principal
Sum

Loss of Hearing (in
both ears) -
Principal Sum

Loss of Speech -
50% of the
Principal Sum

Loss of Hearing in
one ear - 50% of
the Principal Sum

Exposure and
Disappearance -
Principal Sum

Requesting Coverage/Enrollment



I Date of Submission (must be PRIOR to camp start date)	II Name of Camp	III Name of State Agency or SUS University	IV PLAN OPTION (Click on dropdown arrow)	V # Participants	VI Reserve Right to Adjust #'s (Yes / No)	VII Camp Start Date (mm/dd/yyyy)	VIII Camp End Date (mm/dd/yyyy)	VIII # Days

STEP 1: Please fill out all fields on form PRIOR to start date of camp. You may use this form for single or multiple camps. If reporting more than one camp on single form, you must include a separate row for each camp.

NOTE: TO RESERVE RIGHT TO ADJUST FINAL NUMBERS ON FIRST DAY OF CAMP - NOTATE YES / NO in Column VI

Once you have input all the desired camps, delete the unused rows and the total premium due for those camps listed will be auto calculated.

STEP 2: E-mail completed form to Insurance for Students email: flcamps@insuranceforstudents.com ebrewer@ehs.ufl.edu

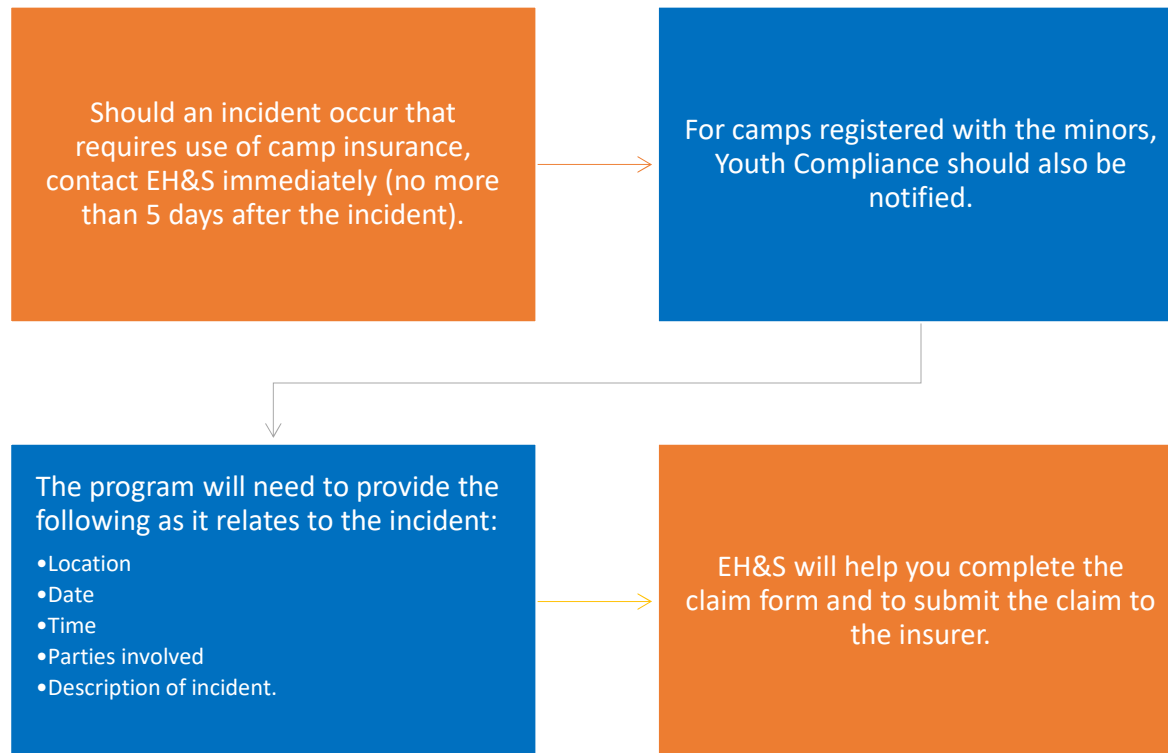
STEP 3: If you have any questions or concerns regarding the insurance, please email ebrewer@ehs.ufl.edu

Requesting Coverage/Enrollment



- At the end of each quarter – EH&S will submit the list of all camps conducted during the previous quarter to flcamps@insuranceforstudents.com and copy Jill.Soderberg@dms.fl.gov for invoicing.
- Quarter 1 - March 15 to June 14, 2023
- Quarter 2 - June 15 to September 14, 2023
- Quarter 3 - September 15 to December 14, 2023
- Quarter 4 - December 15 to March 14, 2024
- Insurance for Students will invoice UF for the previous quarter for all camps conducted during that quarter.

Claims and Incident Reporting





Contacts

UF

Erin Brewer ebrewer@ehs.ufl.edu

Brian Hunt bhunt@ehs.ufl.edu

State DMS

Jill Soderberg jill.soderberg@dms.fl.gov

Insurance For Students

Craig Bode

flcamps@insuranceforstudents.com

More information

https://www.dms.myflorida.com/business_operations/state_purchasing/insurance_contracts/accident_and_sickness_insurance_camp_and_school



The screenshot shows the website header with the Department of Management Services logo and navigation links. A dark blue navigation bar contains links for Business Operations, Workforce Operations, Agency Administration, Other Programs, About Us, and Opportunities at DMS. A search bar is located on the left side of the page. The main content area features a breadcrumb trail, a title for the insurance page, and a descriptive paragraph.

Department of **MANAGEMENT SERVICES**

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[Florida Department of Management Services](#) > [Business Operations](#) > [State Purchasing](#) > [Insurance Contracts](#) > Accident and Sickness Insurance (Camp and School)

Accident and Sickness Insurance (Camp and School)

This insurance contract provides accident and sickness benefits for all participants and volunteer members enrolled as a camper, participant, or student in a state sponsored and supervised camp or school for which a plan has been selected and a premium has been paid; sports and non-sports coverage is available. This overview is provided for informational purposes only; please refer to the insurance contract documents for specific coverage details.

The background features a collage of grey, layered paper cutouts of human heads in profile, facing right. Each head contains a large black question mark. In the center, a lightbulb icon is drawn in blue, with several short lines radiating from its top half to represent light. The word "Questions?" is written in a bold, orange, sans-serif font across the middle of the image, positioned over the lightbulb icon. A thin white horizontal line is drawn below the text.

Questions?