

Explanation of Insurance Coverage:

GENERAL LIABILITY – PROVIDES COVERAGE FOR BODILY INJURY AND PROPERTY DAMAGE.

- EX: CAMPER IS INJURED AND PARENTS FILE LAWSUIT AGAINST FRANCHISEE. THE LIABILITY COVERAGE
- PROVIDES DEFENSE COVERAGE (ATTORNEY'S FEES) AND PAYS ANY AWARDS.
- IN ADDITION, THE SCHOOLS, GYMS, AND LOCATIONS WHERE CAMPS TAKE PLACE WILL REQUIRE GENERAL LIABILITY COVERAGE AND MOST LIKELY BE ASKED TO BE NAMED ADDITIONAL INSURED.

SEXUAL ABUSE & CHILD MOLESTATION – PROVIDES DEFENSE (ATTORNEY'S FEES) AND PAYS FOR ANY AWARDS.

- EX. CAMPER CLAIMS A COUNSELOR/COACH TOUCHED THEM INAPPROPRIATELY OR MADE THEM FEEL UNCOMFORTABLE.
- IN OUR AGENCY'S EYES THIS IS A NECESSITY TO HAVE WHEN RISKS ARE DEALING WITH CHILDREN.
- IN ADDITION, WE HAVE SEEN THIS BE A REQUIREMENT FOR SOME CERTIFICATE HOLDERS.

EXCESS LIABILITY – PROVIDES COVERAGE OVER AND ABOVE THE UNDERLYING GENERAL LIABILITY COVERAGE.

- EX. CAMPER SUFFERS BODILY INJURY AND THE GENERAL LIABILITY LIMIT IS EXHAUSTED.
- THE EXCESS LIABILITY GOES OVER THE EXHAUSTED LIMIT.

WORKERS COMPENSATION – REQUIRED IN EVERY STATE. PROVIDES WAGES & MEDICAL BENEFITS FOR EMPLOYEES INJURED WHILE WORKING.

- EX. COUNSELOR BREAKS AN ARM WHILE WORKING. WORKERS COMPENSATION COVERAGE WILL PAY FOR MEDICAL COSTS STARTING AT DOLLAR ONE.
- WILL ALSO PROVIDE A PERCENTAGE OF THAT EMPLOYEE'S WAGE'S WHILE HE/SHE IS UNABLE TO WORK.
- THIS IS A REQUIREMENT ON MOST IF NOT ALL OF THE REQUESTS WE SEE FROM CERTIFICATE HOLDERS.

ACCIDENT MEDICAL – PROVIDES MEDICAL BENEFITS TO CAMPERS WHO ARE INJURED WHILE ATTENDING CAMP.

- PENDING THE POLICY LANGUAGE, MEDICAL PAYMENTS COVERAGE ON THE GENERAL LIABILITY COVERAGE OFTEN EXCLUDES MEDICAL PAYMENTS.