

Guidelines for Camps* on Goucher's Campus

*These guidelines are for non-college-sponsored camps only, i.e., camps that are run by third parties. This section is provided for general information purposes only and should not be relied upon as broker or underwriting information or legal advice. Please be sure to speak with your agent or insurer for all insurance specifics and with your attorney for legal advice. This information is used with permission from the [Five College Compliance and Risk Management website](#) -

Frequently Asked Questions (FAQs)

1. What kinds of insurance will my camp need, and how much (what are the required limits of liability?)

Goucher College requires that the camp operator or entity (the Camp) carry insurance coverage with appropriate limits and certain endorsements as set forth in our contracts. We check the credentials of the Camp's insurance carrier, and require that Goucher College be named as an Additional Insured on the Camp's policy. The Camp should be sure that its insurance company understands the liabilities associated with camps. If it is a commercial carrier, check its rating with a service such as A.M. Best. The carrier should have at least an A-/V rating.

The Camp will need (a) general liability; (b) auto; (c) workers' compensation and employers' liability; and (d) directors' and officers' liability insurance. Excess insurance may also be required of some camps (e). You may also want (or be required by your general liability insurer) to provide campers accident and illness insurance (f).

****PLEASE NOTE THAT IF THE CERTIFICATES OF INSURANCE REQUIRED BY YOUR CONTRACT ARE NOT PROVIDED BY THE DATE SPECIFIED IN YOUR AGREEMENT, USUALLY SEVERAL MONTHS BEFORE YOUR CAMP BEGINS, GOUCHER COLLEGE RESERVES THE RIGHT TO CANCEL THE AGREEMENT AND GIVE YOUR SPACE TO ANOTHER CAMP.****

(a) The Camp's **general liability** policy must cover more than just premises liability. We expect (and you need) broad form coverage including damage to premises. Be aware of definitions and any exclusions in the policy – both of these sections are designed to limit coverage; in particular, be sure there is no exclusion for sexual abuse/molestation (see more below). The general liability policy should cover the Camp's liability for claims that arise from activities sponsored by the Camp but conducted on premises that are not owned by the insured. The college requires minimum limits for primary general liability of \$1 million;

additional limits (e) may be required if your Camp has high-hazard activities, e.g. gymnastics.

(b) If the Camp owns any autos, **auto liability** insurance with limits of \$1 million is required. If the camp operator does not own any autos, but uses personal vehicles or rents vehicles, it should carry non-owned and hired auto liability with the same limits. This coverage is typically very inexpensive.

(c) If the Camp has any employees, it is required to carry **workers' compensation** insurance. Limits are statutory. **Employer's liability coverage** is also provided with workers compensation insurance, and the college requires limits of \$100,000 for each accident, \$100,000 for each employee for disease and a \$500,000 aggregate policy limit for disease. This insurance provides the protection that you need to meet your contractual obligations to indemnify the college for any bodily injury claims your employees may bring against the college for a work-related injury sustained on its premises.

(d) **Directors and Officers Liability** insurance will protect the Camp from claims arising out of wrongful acts, including employment acts, discrimination, wrongful arrest, etc. The College does not require this coverage, but strongly recommends the camp carry such coverage with \$1 million in limits. There are relatively new errors and omissions policies available for camps that include entity coverage and employment practices. If not prohibitively expensive, we believe such policies are worthwhile.

(e) **Excess Liability Insurance** is strongly recommended and may be required in some cases (please check your contract with the college). The Camp should also carry umbrella coverage with minimum limits of \$3 million to \$5 million. Be sure the policy is an occurrence rather than a claims-made policy. This coverage is also excess of auto insurance, which may be a significant exposure (example: a van accident with six children severely injured – will your \$1 million auto policy cover it? Probably not.)

(f) **Camper Accident and Illness Insurance** will provide coverage if a camper hurts him or herself while participating in your camp activities or becomes ill while attending your program. Coverage can be purchased for a minimal amount (which can be passed on to the participants) that will cover emergency room expenses and other related medical expenses. Typically, these policies have a very low limit (approximately \$10,000). This coverage should be purchased especially if your General Liability policy does not cover or excludes program participants from its **emergency medical expense** section of coverage.

2. *Where can I get insurance?*

General liability, auto liability and worker's compensation insurance policies are often packaged together, and may be cheaper when purchased in a package. Directors and Officers' insurance may also be available from the same company. Camper Accident & Illness Insurance will usually have to be purchased from a separate insurance company, though your broker or agent may be able to place all lines on your behalf.

If you are already running a business, check with your insurance agent. If this is a new venture for you, [Bene-Marc, Inc](#) is an agency that specializes in camp insurance. [Markel](#)

Insurance Co. is a specialty insurance company that features many specialty and camp products. Arthur J. Gallagher has been providing Camper Accident and Illness coverage to many college-sponsored programs.

3. *Do I need to have Sexual Molestation Insurance and a Sexual Molestation Prevention Program?*

The college will mandate Sexual Molestation Insurance in your contract and it is an essential element for your insurance program. You (the Camp's Owner/or officers) can be held personally liable for any harm that one of your employees or other campers cause to a program participant. It can also defend you and the employee in cases of false accusations.

A Sexual Molestation Prevention Program is required by the college. The safety and well-being of your campers should always be your first concern. It is estimated that one in four girls and one in five boys are molested at some point before the age of 18; the vast majority of molestations (over 90%) are by someone the child knows. Some insurers will require you to have a molestation prevention program and can offer materials to help you set up such a program.

Goucher College cannot assist you in setting up your program or implementing it. We strongly recommend that you work with your attorney to create a program that works best for your organization. **We will ask that you provide us evidence of the program, however.**

4. *What compliance issues do I have to be concerned about?*

The Maryland Department of Health and Mental Hygiene closely regulates all recreational summer camps for minors. You must be in compliance with all the department's regulations. Please be sure to familiarize yourself with these regulations and be in compliance with them at all times. Violations of the rules constitute misdemeanors and may subject you to fines.

Note: A camp operator must comply with the Family Law Article, §§ 5-560-568, Annotated Code of Maryland, regarding criminal history record checks for employees and employers of facilities that care for or supervise children. The employer must keep on file for each employee the results of the criminal history record check. This should also be integral to your Sexual Molestation Prevention Program. You should also consider checking other types of references in the hiring process, as it is estimated that only 3% of sexual offenders are apprehended/convicted.

Check with your attorney or business advisor on other regulations pertaining to general business activities, including employment, taxation, transportation, and any special issues pertinent to your activities.

5. *How does security get handled?*

Unless you have made specific arrangements with the college to provide extra security for your program, the college will be providing the same level of security as it does during the academic year. Your Camp needs to take responsibility for ensuring that no doors of Goucher facilities are propped open and that you know where your campers are at all times. You also are responsible for your own Emergency Response Plan, which should be coordinated with the College's Office of Public Safety (410-337-6112).