

TO: Camp Coordinators – Academic Camps

FROM: Ann Chappell Tallent *Ann Chappell Tallent*

DATE: December 20, 2017

SUBJECT: Campers' Insurance

For the policy year beginning January 1, 2018, and ending December 31, 2018, the University of Tennessee is again offering camp insurance. The System Office of Risk Management has issued an AIG Blanket Special Risk Accident Insurance Policy to insure our minors attending a University-sponsored camp (on or off campus) on an excess basis if they are hurt while attending camp. This is the only approved vendor for participant accident coverage for use by the university. The description of coverage follows:

1. Covers all registered "campers" participating in activities of the departmental-sponsored program, so long as the department supervises the activities.
2. Accident Benefits:

Accidental Death	\$5,000
Incurral Period:	365 days
Accidental Dismemberment	\$10,000
Incurral Period:	365 days
Accidental Death & Dismemberment	\$250,000 per accident
Aggregate Limit	
Accidental Medical Expense (Excess)	\$25,000
Benefit Period:	52 Weeks
Incurral Period:	90 Days
Dental Maximum	\$250
(per tooth per accident)	
3. Deductible: None
4. 24-Hour Coverage
5. This policy is an Excess Policy and it will not cost any of the camper's family any money out of pocket for medical expenses since it pays what the primary insurance policy does not pay. **This policy covers campers in Kindergarten through 12th grades.**
6. Camper Premium/Person/Week: \$.55 for all youth academic camps.
7. Dates: January 1 – December 31, 2018

8. Insurance Company: AIG

No individual policies will be issued. This insurance program is the only approved program for "Campers". All requests for this insurance must be directed to this office.

When you have confirmed your camp schedule(s), please complete the Request for Insurance Coverage Form provided and submit to the Office of Risk Management. It will then be necessary for each department to confirm the official "head count" in writing using the participation report provided immediately after the camp ends. This information must be reported to the insurance company.

On the form, list each camp week individually with the number of participants involved in each camp. **Please submit your final participation numbers within two weeks after the camp ends.**

As a reminder, please complete the Incident Report (enclosed) and fax to 865-974-0936 or scan and email to riskmanagement@tennessee.edu any time there is an incident at camp. If there is an injury during a camp requiring medical treatment, please contact this office for instructions in filing a claim as soon as possible. Parents will be responsible for filing the claim directly with the insurance company.

If you have any questions, please contact me at achappel@tennessee.edu or 865-974-5409.

Enclosures