



LIABILITY INSURANCE | ADDITIONAL INFORMATION FOR CAMPS

The EIA insurance guidelines for camps are as follows:

Third Party Facilities Users (Those renting or using Campus Facilities / Evacuee guest institutions)		
Commercial General Liability (CGL) -or - Special Events Liability	\$ 1 Mil Occurrence	Institution endorsed as additional insured If sports /physical activity involved: <ul style="list-style-type: none"> \$ 2 Mil / \$ 3 Mil Aggregate* No Athletics Exclusion If pool used: <ul style="list-style-type: none"> \$ 2 Mil / \$5 Mil Aggregate* Absolute minimum: \$2 Mil / \$3 Mil Agg* *If special events policy: \$2 Mil/\$2 Mil Aggregate.
Accident Medical	\$25,000 per accident when available – OR – \$10,000 per accident minimum	Only if sports /physical activity involved. Can be waived if third-party can evidence a hard medical insurance waiver for each participant.
Sexual Misconduct / Abuse Liability	\$ 1 Mil Occurrence / \$ 5 Mil Aggregate	When group includes minors (can be included in CGL).
Auto Liability	\$ 1 Mil Occurrence / Combined Single Limit	“Any autos” including owned, leased, non-owned, and hired vehicles.
Workers’ Compensation*	Statutory Benefits \$ 1 Mil Employers Liability	Any groups with employees on site. Applicable in state where the work is performed.
Medical Professional Liability	\$ 2 Mil Occurrence	When third party provides Athletic Trainers. Institution endorsed as additional insured. <i>If claims made, include 3 year extended reporting period.</i>

- Auto liability insurance should be required since the camp will be bringing vehicles on campus. i.e. Vehicles striking buildings, signs, fences, etc.
- Sexual misconduct coverage should be required, especially for overnight camps. i.e. Sexual misconduct committed by camp supervisors
- If the camp does not carry workers compensation, since the camp will be on Concordia property, Concordia will be held responsible for any workers compensation claims incurred by camp workers.
- The medical professional is required if the camp is providing the athletic trainers.
- Accidental medical is a good preventative coverage to avoid general liability claims.