

Summer Camp Insurance Requirements

The following information applies if you are a member of the National Organization of Coaches Association Directors (NOCAD) and is a direct quote from NCCA Camp Insurance information.

"Today, most Coaches are involved in some type of sports camp. Please note that our General Liability Program follows insured members while working at camps and/or conducting their own personal camp."

"In addition, Participant/Accident Coverage is required for coaches and/or participants. Should an accident occur during a camp, clinic or event, this secondary coverage helps offset the loss suffered by families affected by such accidents."

.....

Friday, June 14, 2019 a clarification of General Liability Insurance offered to members of the NOCAD (National Organization of Coaches Association Directors) was given by Karen Boller with Loomis & LaPann, Inc. 800-566-6479. Ms. Boller is very helpful and will assist you with any questions along with expediting your request for insurance coverage (normal process time is seven days).

- As a membership benefit, coverage is provided by the Commercial General Liability Policy issued to the NOCAD.
- **This covers the coach ONLY and offers property damage coverage.**

If a Certificate of Insurance is required the ONLY way to acquire this document is by clicking on the Camp Insurance Request Form found on page 4 (attached).

- This offers Accident Insurance minimum cost \$ 250.00.
- Several camps may go in together to purchase insurance but a district coverage is unavailable.
- **Accident Insurance covers camp participants.**

NOTE: The Accident Insurance/Certificates of Insurance was mandated March, 2019 per Karen Boller, Loomis & LaPann, Inc.

.....

Davidson County School Board Policy 3.7 addresses the use of school facilities by community citizens (attached).

- If a coach owns the camp:
"The coach purchases insurance for operating the camp."

Summer Camp Guidelines

Facility Usage by the Community

- School Board policy 3.7 addresses the use of school facilities by community citizens.
- Policy also governs how renters and school employees behave relative to use of school facilities.
- Fees are set by the school board
- The Executive Director of Operations is available to help with paperwork, fee charges and cafeteria/custodial pay.
- This area of school operation is extremely important because it involves both board policy and money.
- Summer camps should not be scheduled during make-up days as scheduled in the school calendar.
- If, due to unforeseen circumstances, summer camps must be held on optional teacher workdays (during school hours), the superintendent must approve summer camps that fall into this situation.
- Employees working in these camps must take annual leave during these times.

Camps (Sports and Band)

These camps are held in all high schools and some middle schools by school coaches and band directors. It is helpful to determine "Who owns the camp?" in order to determine how to set parameters. The following information should be helpful.

- **If the school owns the camp:**

The school "sponsors it." The school advertises the camp, determines who attends, permits free use of the school facility (heat, lights, water) and equipment, provides insurance if necessary, provides security if needed, collects all money, deposits money in a line item school account and pays all bills with school checks, thus maintaining appropriate financial records.

- **If a coach owns the camp:**

The coach "sponsors it." The coach hires the leaders he or she chooses and manages the payment of the leaders in accordance with state and federal laws governing workers. The coach is theoretically a citizen who rents the school facility according to school board fees and operates a private venture. The coach advertises the camp via the community bulletin board, but does not send home flyers with students or use the school copier to make advertising of any type. The coach purchases insurance for operating the camp. The coach provides needed security, selects students to attend, collects all money, handles all fees at his/her discretion (not to be associated with/deposited to school accounts), pays bills and workers in whatever manner he/she chooses and retains whatever records he/she desires. The camp is independent from the school in every way. Calling the camp "The Hurrah High School Basketball Camp" implies to parents that it is a school-sponsored camp, especially since the coach is "running" it. In fact, it would have no school affiliation whatsoever.

- **If the Boosters' Club owns the camp:**

The organization and its leadership are in charge. The Boosters' Clubs are not 501c3 or incorporated. Since they are essentially a loosely knit group of people in comparison with a foundation (such as the Davidson County Education Foundation) that has 501c3 status, tax numbers, bylaws, officers etc., it may be difficult to determine who is liable or

responsible should issues arise. Also, a volunteer is managing money and strict precautions must be in place to ensure fiscal responsibility. Athletic and band booster groups do use school facilities free of charge. They use the school copier and send home flyers and other information. No booster club money is to pass through school books. Booster clubs must purchase their own liability insurance.

- **Facts to Keep in Mind when School Facilities are Used by the Community:**
 - Facility use forms must be completed regardless of whether or not the user is required to pay fees. This is particularly important in cases of liability, injury, property damage, etc.
 - When hourly employees such as cafeteria workers and custodians are required by the principal to be on duty, they may not donate their time unless they are a member of the renting organization and would normally perform that duty as a member of that group --- and if it is not the job they perform for DCS employment.
 - Groups or individuals may not simply state that they are part of the Davidson County Recreation Department in order to avoid paying rental fees. Any group that is part of the Davidson County Recreation Department is listed as such by Director Charles Parnell, and he may be contacted at 242-2285.
 - AAU teams and other non-school organizations must pay to use school facilities. Just because DCS students play on the teams is not cause for fee waivers.

These are very basic guidelines; please refer to School Board Policies 3.7.4 "Community Use of Facilities", 3.7.5 "Rules Governing Use of Facilities" and 3.7.6 "Classifications of Facility Users". When in doubt, please call the Executive Director of Operations.

call her on to process quickly
 takes 7 business days for
 NCCA
 557014
 Summer Camp LIS

GENERAL LIABILITY INSURANCE PROGRAM

As a membership benefit, coverage is provided by the Commercial General Liability Policy issued to the National Organization of Coaches Association Directors. This policy will provide general liability coverage to the North Carolina Coaches Association and its members.

CARRIER

Houston Casualty Company

POLICY PERIOD

August 1, 2018 – August 1, 2019

LIMITS OF INSURANCE

\$1,000,000	Each Occurrence
\$1,000,000	General Aggregate (per Member)
\$1,000,000	Products/Completed Operations
\$1,000,000	Personal & Advertising Injury
\$ 300,000	Fire Damage
\$ 50,000	Sexual Abuse (per Member)
Excluded	Medical Payments

COVERAGES

- ❖ Educator Professional Liability
- ❖ Participant Legal Liability for insured members
- ❖ Liability assumed under insured written contract
- ❖ Defense Cost outside limits

EXCLUSIONS

- ❖ The use of automobiles, buses, watercraft and aircraft
- ❖ Property of others in the care, custody, and control of the insured.
- ❖ This insurance does not apply to members that coach at an All-Star game that is not approved by your state coaches association.

CAMP INSURANCE

Today, most Coaches are involved in some type of sports camp. Please note that our General Liability Program follows insured members while working at camps and/or conducting their own personal camp.

In addition, Participant/Accident Coverage is required for coaches and/or participants. Should an accident occur during a camp, clinic or event, this secondary coverage helps offset the loss suffered by families affected by such accidents.

NEW PROCEDURE FOR CAMP INSURANCE

- ❖ Participant Waivers - Signed waivers must be in place for all participants attending camps. The waiver must have indemnification language and acknowledgement that primary medical insurance is in place for the participant.
- ❖ Participant/Accident (Medical) - If you cannot secure such a waiver, **you must purchase** coverage for all participants attending your camp.
- ❖ Additional Insured/Certificate of Insurance - If you require a certificate of insurance naming an additional insured, **you must purchase** the Participant/Accident (Medical) coverage for all participants attending your camp.
- ❖ Proof of Insurance - If you require a certificate of insurance showing proof of insurance and you have the required waiver in place, **you DO NOT have to purchase** the Participant/Accident (Medical) coverage.

PURCHASE INSURANCE

- ❖ Camp Insurance Request form is available on our website: www.loomislapann.com

INSURANCE ADMINISTRATOR

LOOMIS & LAPANN, INC.

INSURANCE SINCE 1852

www.loomislapann.com
 (P) 800-566-6479 | (F) 518-792-3426

Greg Joly gjoly@loomislapann.com
 Lori George lgeorge@loomislapann.com
 Karen Boller kboller@loomislapann.com

Disclaimer: This is an insurance overview for summary purposes only; for complete policy terms and conditions please refer to the NOCAD Master Policy.

General Liability is offered to members (without doing anything) automatically

This covers the coach ONLY in the event of a lawsuit or property damage. example

make if a kid gets mad and kicks a minor travel holder off the wall