

PARTICIPANT ACCIDENT INSURANCE

FOR CAMPS AND
OUTDOOR GUIDES



THE CASE FOR COVERAGE

From summer camps to sports camps, millions of children are mastering new skills, making new friends and having fun outdoors. As camps evolve, many are introducing higher risk activities like challenge courses, zip lining, backpacking and mountain biking, which may increase the likelihood of injuries.

These activities can pose as a potential liability exposure, especially if participants are under/uninsured. By covering accidents under a separate, standalone policy, Participant Accident Insurance may help to fill potential gaps in coverage and complement existing liability plans.

Whether campers are on site or traveling to/from a sponsored activity, Accident Insurance may provide valuable benefits that may help injured campers, staff and volunteers cover the unforeseen medical bills and out-of-pocket expenses after a covered accident.

HOW WE MEET YOUR NEEDS

Activity-specific coverage ensures that groups and their participants only pay for Accident Insurance that covers them when they are involved in a sponsored activity.

Coverage flexibility through Accident Medical Expense benefits that are available on either an excess or primary basis.

No fault Accident Insurance pays claims regardless of who was responsible for the accident.

General liability coverage is enhanced with a standalone accident policy that may help to lower the frequency of general liability claims and/or lawsuits.

May help to reduce overall out of pocket expenses not paid by primary health insurance plans and may help to minimize the impact of high deductibles and co-pays.

WHO WE COVER

Berkley Accident and Health offers specialized Participant Accident Insurance solutions designed for:

- Day or Overnight Camps
- Sports Camps
- Adventure Camps
- Religious Camps
- Outdoor Guides
- Team Building Retreats

Eligible groups may vary by state.

Special Risk – Berkley Accident & Health
757 Third Avenue, 10th Floor
New York, New York 10017

 **Berkley**
Accident and Health
| a Berkley Company



COVERAGE OVERVIEW

CORE BENEFITS

- Accidental Death and Dismemberment
- Accident Medical and Dental Expense

OPTIONAL BENEFITS*

- Bereavement & Trauma Counseling
- Brain Death
- Paralysis
- Coma
- Emergency Medical Evacuation
- Repatriation
- Sickness Benefit for Camps
- Felonious Assault & Violent Crime
- Heart or Circulatory Malfunction
- Home Alteration & Vehicle Modification
- In-Hospital Indemnity

**This is not a complete list of all available optional benefits. Please contact us if there is a specific benefit you are interested in but do not see listed.*

BERKLEY A&H, SPECIAL RISK

Berkley Accident and Health is a member company of W. R. Berkley Corporation, a Fortune 500 company and one of the nation's premier commercial lines property/casualty insurance providers.

Our business model and structure are optimized for speed and agility, solely focused on bringing the best products and customer experience to the Accident and Health marketplace and creating growth opportunities for our business partners.

[Visit Our Websites](#)

Company Website: www.BerkleyAH.com

Corporate Website: www.Berkley.com

CONTACT US TO LEARN MORE

For more information, please contact your Berkley Accident & Health, Special Risk representative or [email us at specialrisksolutions@berkleyah.com](mailto:specialrisksolutions@berkleyah.com).

This is an Accident Only Policy.

This is a brief description of coverage provided under policy form series AH51051, underwritten by Berkley Life and Health Insurance Company (domiciled in Iowa - California Certificate of Authority #08527) and/or StarNet Insurance Company (domiciled in Iowa - California Certificate of Authority #6978) 2445 Kuser Road, Suite 201, Hamilton Square, NJ 08690 and is subject to the terms, conditions, limitations and exclusions of the policy. Please see the policy for complete details. Coverage terms, conditions, limitations and exclusions may vary or may not be available in all states. For complete details, please contact us at SpecialRiskSolutions@BerkleyAH.com.

The insurance described in this document provides limited benefits. Limited benefit plans are insurance products with reduced benefits intended to supplement comprehensive health insurance plans. This insurance is not an alternative to comprehensive coverage. It does not provide major medical or comprehensive medical coverage and is not designed to replace major medical insurance. Further, this insurance is not minimum essential coverage as set forth under the Patient Protection and Affordable Care Act.