

## Accidental Medical Coverage

**Carrier:** US Fire Insurance Company

**Policy Number:** US2171762

## What is the Medical Expense Benefit?

If the Injured Person incurs an eligible expense as a result of an injury **during a scheduled and supervised activity**, the Company will pay those charges incurred for such expenses within **52 weeks** of the date of the accident. Notice of claim must be within **30 days** after a covered loss occurs. Written proof of loss must be provided within **90 days** after the date of loss. Payment will be made for eligible expenses in excess of the applicable **Deductible Amount (\$0.00)**, not to exceed the Maximum Medical Benefit of **\$25,000**. **This plan is secondary to any other valid and collectible insurance or medical plan.**

"Eligible expense" means charges for the following necessary treatment and service, not to exceed the Usual and customary charges in the area where provided.

- Medical and surgical care by a physician
- Radiology (X-Rays)
- Prescription drugs and medicines
- Dental treatment of sound natural teeth
- Hospital care and service in semi-private accommodations, or as an outpatient
- Ambulance service from the scene of the accident
- Orthopedic appliances necessary to promote healing
- Physiotherapy
- Sickness benefit of for overnight campers - \$1,000.00

## What is the Accidental Death & Dismemberment Benefit?

If an Insured Person's results in any if the following losses within 365 days after the date of the accident, we will pay the sum shown opposite the loss. We will not pay more than the sum for this benefit for all losses due to the same accident.

For loss of:

- Full Principal Sum for loss of life **(\$10,000)**
- Full Principal Sum for double dismemberment **(\$10,000)**
- 50% of the Principal Sum for loss of one hand, one foot or sight of one eye **(\$5,000)**

"Member" means hand, foot or eye. Loss of hand or foot means complete severance above the wrist or ankle joint. Loss of eye means the total, permanent loss of sight. If the Principal Sum is payable, no indemnity will be paid for dismemberment. In any event, the double Dismemberment Indemnity is the maximum amount payable under this Benefit for all losses resulting from one accident.

## Some of the Major Exclusions and Limitations include:

This Plan does not cover any loss contributed to or resulting from: the use of drugs or narcotics, unless administered on the advice of a physician; war or any act of war, whether declared or not, or participation in any riot or civil commotion; air travel or the use of any device or equipment for aerial navigation, except as a fare paying passenger on a regularly scheduled commercial airline; suicide or any attempt thereat or any intentionally self-inflicted injury. Nor does this plan cover any member of the Insured Person's family or household; dental treatment, except as a result of a covered injury, examination for prescription for, or the purchase of eyeglasses or contact lenses or hearing aids; the repair of any orthopedic appliance or artificial dental restoration; expenses payable under Worker's Compensation law or similar legislation; injury sustained while riding in or on any three-wheel engine-driven or motorized vehicle.

## General Liability Coverage

**Carrier:** SiriusPoint America Insurance Company

**Policy Number:** PLH01GL00003731

## Who is Covered?

This program provides protection for your camp, coaches and staff members against claims of bodily injury liability, property damage liability and the litigation costs to defend against such claims.

## What Coverage is Offered?

The policy limit is **\$1,000,000** per occurrence with an Aggregate limit of **\$3,000,000**. There is no deductible amount (**\$0.00**) on this plan for property damage and bodily injury. Medical payments limit **\$5,000**.

## Coverage Includes Suits Arising Out of:

- Injury or death of participants
- Injury or death of spectators
- Injury or death of volunteers
- Property Damage liability
- Incidental medical malpractice
- All Activities necessary to conduct of camps or clinics
- Ownership use or maintenance of fields or camp areas
- General negligence claims
- Cost of investigation and defense of claims, even if groundless

## Some of the Major Exclusions include:

War, Terrorism, Expected or Intended Injury, Asbestos, Nuclear Energy, Total Pollution, Fungi or Bacteria, Communicable Disease, Silica or Silica-related Dust, Lead, ERISA, Access or Disclosure of confidential/personal information and data liability, Employment Practice Liability. Unmanned Aircraft or Oceangoing Watercraft, Inflatables, Fireworks, Amusement Rides, Carnivals/Circus/Fairs, Freestyle skiing, Ski Jumping, Bungee Jumping, Motorsports, Rodeo or any Riding Saddle Animals, Ballooning, Paintball, Cheerleading Pyramids over 2½ person high, Tug of War, Skateboarding, Mechanical Rides, Parachuting.

## Exclusions Designated Activities or Operations

Hang Gildings  
Parasailing  
Parachuting  
Tobogganing  
Luge  
Skateboarding  
Above Ground Trampolines Over 46" in Diameter  
Bungee Jumping  
Hot Air Balloon Rides  
Mechanical Bulls  
Riding Saddle Animals  
Velcro Jumps  
Ski Jumping  
Freestyle Skiing  
Snowmobiling  
Cheerleading Pyramids over 2-1/2 persons high and cheerleading activities using trampolines and springboards  
Petting Zoos  
Racing or Speed Contests Involving Auto  
Racing or Speed Contests Involving Watercraft  
Racing or Speed Contests Involving Aircraft  
Parades – Riding On Floats or Motorized Devices  
Pep Rallies  
Paintball  
Racetrack Risks  
Motorsports  
Rodeo  
Mechanical Rides  
Inflatables  
Tug of War  
Licensed Daycare/Preschool Operations  
Repetitive Type Injuries to Horses/Ponies

## Referral Activities

Boating  
Open Water Activities  
*\*Contact System Risk Management for information on these activities.*

This description of coverage is intended to be brief and is, by necessity, incomplete. For complete coverage information or coverage clarification, please contact System Risk Management at (979) 458-6330.



**Premium Rate Sheet**

**Policy Period:** March 01, 2025 – March 01, 2026

**Accident Medical – Premium Rates**

Type of Program	Day Participant	Over Night Participant
Non-Sport	\$0.10	\$0.35
Sports Program	\$0.15	\$0.40
Challenge Course	\$0.16	\$0.42

**General Liability Sports Type Programs – Premium Rates**

Type of Program	Day Participant	Over Night Participant
Day Program	\$0.23 per day	\$0.28 per day
Challenge Course	\$1.82 per day	\$1.82 per day
Lacrosse & Judo	\$0.57 per day	\$0.86 per day

**General Liability Non-Sports Type Programs – Premium Rates**

Type of Program	Day Participant	Over Night Participant
1 Day Program	\$0.17	\$0.23
2+ Day Program	\$0.13 per day	\$0.23 per day

*\*General Liability (Sports & Non-Sport) – Minimum premium per program \$5  
1% Terrorism fee per program.*