



Special Risk Insurance for Camps and Youth Groups

Protecting participants and organizations

Camps, youth sports and other youth organizations enrich our children’s lives in countless ways, from the excitement of trying new activities to the genuine camaraderie built spending a summer with new friends. These organizations present new opportunities for excitement and discovery. However, it’s essential to acknowledge these new adventures come with inherent risks. At Zurich American Insurance Company, we understand those involved in these groups want kids to embrace life’s adventures while ensuring the safety of participants and organizations.



Key features of Zurich’s Special Risk Insurance

Zurich’s provides modular solutions for participants in groups of varying sizes, all designed to empower participation and piece of mind. With the right protection in place, it is easier to encourage participation, connection and community at camps and organized youth groups. Zurich’s Special Risk Insurance complements an organization’s General Liability policy, filling in gaps in that coverage and providing potentially broader limits.

Campers are going to fall down

The Centers for Disease Control and Prevention found that falling is responsible for over fifty percent of nonfatal injuries to children. ¹

Kids get hurt

Injuries happen most often during scheduled camp activities that are supervised. ²

Coverage highlights

Accident Medical Expense: Helps pay out-of-pocket medical expenses resulting from an accidental injury.

Sickness Medical Expense (only available for overnight camps): Helps pay for covered medical services due to an emergency sickness.

Accidental Death and Dismemberment: Pays lump sum benefits if a covered accident results in loss of life, limb, sight, speech, hearing or paralysis.

Optional benefits:

- Brain damage benefit
- Coma benefit
- Family emergency travel expense benefit
- Heart or circulatory malfunction benefit
- Heatstroke benefit
- Reconstructive surgery benefit

FAQs

What types of organizations are eligible for coverage?

- Recreational day camps and overnight sleepaway camps
- Youth groups
- Amateur sports teams and camps
- Recreational associations
- Sponsors of special events
- Volunteer, civic and community service organizations

Who’s covered?

With Zurich’s Special Risk Insurance camps can offer coverage that benefits their campers, staffs, and volunteers. Our plans are customizable to help the camp from potential liability exposure.

When is coverage provided?

- While participating in sponsored and supervised activities
- Option to include coverage while traveling to and from activities

Claim scenarios

1 Situation I: A camper slips and falls while participating in a camp's ropes course competition and breaks his wrist. Medical treatment and surgery required to repair the injury. With Zurich Special Risk Insurance, all out-of-pocket costs for the family were covered.

2 Situation II: On the third day of camp, camper begins showing symptoms of a severe allergic reaction and was transported to the hospital. Camper was diagnosed with an allergic reaction to peanuts. The camp has Zurich's Special Risk Insurance policy which covered the family out-of-pocket costs. The cost of the ambulance was also covered under the Sickness Medical Expense benefit.

The Zurich Solution: In both scenarios, the camp purchased Zurich's Special Risk Insurance. These costs can have major financial burdens for camps with General Liability coverage that can sometimes have limited or no benefits for medical expenses incurred by campers. With Zurich's Special Risk, Insurance camps can offer coverage that benefits their campers, staff and volunteers. Families will be pleased with the help they received with their out-of-pocket costs.



Key features of Zurich's Special Risk Insurance

Zurich Special Risk Insurance, also called Participant Accident, responds regardless of fault or negligence. Our policy provides coverage and other special risk solutions with one goal in mind: protecting both participants and organizations.

Contact us for a quote

Visit us at zurichna.com/insurance/accident/special

1. "Common Injuries and Illnesses to Prepare for when Camping." Adventures in Camping. Accessed 24 August 2023. <http://www.adventureincamping.com/blog/common-injuries-and-illnesses-to-prepare-for-when-camping/>
2. Nationwide Children's Hospital. "Summer Camp." Accessed 24 August 2023.

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Each claim is unique and subject to the facts it presents, and that depending on the facts presented in a particular claim and the coverage provisions that might apply to the facts of that claim, coverage for the particular claim might not be afforded, might be excluded, or might be limited. The examples shown are for situations where there are no coverage issues related to the claim and the claim is fully covered. However, please be assured that if or when a claim is presented, Zurich will use its best efforts to adjust such claim according to the facts of the claim, the applicable policy language and the applicable law.

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