



UNIVERSITY OF TEXAS SYSTEMWIDE CAMP INSURANCE FOR YOUTH PROGRAMS COVERAGE INFORMATION

The University of Texas Systemwide Camp Insurance for Youth Programs is only available to UT Institutions; it does not cover third-party facility rentals or joint sponsorship partners. Please note that, per UT System and UTEP Youth Protection policies, the third-party organization’s Youth participant coverage will be accepted if it is equivalent to the UT System’s coverage.

For events where UTEP serves as a joint sponsor, the University department/division responsible must obtain coverage as well, using the UT System’s Youth Camp Insurance.

Below is the UT Systemwide Youth Program (Camp) Insurance coverage information:

Excess Accident

Coverage is now through **Axis Insurance Company (A.M. Best rated A+, XV). Expiring carrier Starr Indemnity Insurance Company did not offer renewal.**

\$25,000 Maximum Medical Benefit (per claim)
 \$10,000 Accidental Death/Dismemberment Benefit (per claim)
 \$1,250 Sickness Benefit per claim (for overnight campers only)
 No deductible

General Liability coverage is through HDI Global Specialty SE (A.M. Best rated A, XV). Liability limits will remain \$1,000,000 each occurrence, \$2,000,000 general aggregate per camp, \$1,000,000 products/completed operations, \$1,000,000 personal & advertising injury, \$1,000,000 Participant Legal Liability, \$300,000 fire damage (any one fire), and \$5,000 medical expense (any one person). Sexual Abuse/Molestation (SAM) Sublimit Coverage is again available with limits of \$100,000 per occurrence and \$300,000 aggregate. Adult camps (all campers are 19 and above) are excluded from SAM coverage.

This policy also offers a crisis response endorsement with a limit of \$25,000 and terrorism coverage. There is no deductible under the general liability policy.

Below is how the UT Systemwide Camp Insurance coverage invoice is calculated for the UT Institutions:

Premium computation is subject to audit. Premiums will be adjusted upon completion of the camp to account for the actual number of participating campers, staff and coaches. Premium calculation based on $\text{Number Eligible} \times \text{Number of Camp Days} \times \text{Rate} = \text{Premium}$.

Classification of Camper	Number Eligible	Number of Camp Days	Rate	Premium
Day Campers	<input type="text"/>	<input type="text"/>	\$0.55	\$0.00
Overnight Campers	<input type="text"/>	<input type="text"/>	\$0.77	\$0.00
Staff / Coaches	<input type="text"/>	<input type="text"/>	\$0.09	\$0.00
Total Premium Due				\$0.00

The minimum fee for the UT Systemwide Camp Insurance is \$40. Failure to update or cancel a program will result in a \$25 assessment fee.