

OFFICE OF RISK MANAGEMENT

TO: Camper's Insurance Coordinators

FROM: Ann Chappell Tallent *Ann C. Tallent*

DATE: May 14, 2009

SUBJECT: Campers' Insurance

Effective July 1, 2009, AIG will still be the provider for our camper insurance program. AIG is an excellent company that not only provides camp insurance coverage but also play/practice insurance for athletes. They have many years of experience in the area of special risk coverage.

Effective July 1, 2009, the description of coverage is as follows:

1. Covers all registered "campers" participating in activities of the departmental-sponsored program, so long as the department supervises the activities.
2. Limits of Liability:

Accident Medical Maximum Benefit	\$25,000
Accidental Death Benefit	\$ 5,000
Dismemberment Benefit	\$10,000
Dental Benefit	\$ 250.00 per tooth
Illness Coverage	\$ 1,000
3. Deductible: None
4. 24-Hour Coverage
5. Coverage will be primary for the first \$500 of claims expense-thereafter, it will be excess of other insurance that may exist on an insured claimant. If the claimant has no other insurance, this policy will become primary to the contract limits.
6. Rates/person/week. (This is the minimum rate. There is no daily rate. Even if your camp runs only a day or two, the rate is the same as if it ran a week.)
 - a. Academic .40
(Includes Upward Bound, Math & Science Regional Center, etc.)

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- b. Light Sports .53
(Includes Golf, Tennis, etc.)
- c. Heavy Sports 2.40
(Includes Football, Baseball, Basketball, Track & Field etc.)
- d. Non-Credit Cooking Classes .35

7. Dates: July 1, 2009 - June 30, 2010

8. Insurance Company: AIG

No individual policies will be issued. This insurance program is the only approved program for "Campers". All requests for this insurance must be directed to this office.

When you have confirmed your camp schedule(s), please report to this office the following information:

1. Name of Camp
2. Sponsoring Department/Organization
3. Dates of Event(s)
4. Anticipated Number of "Campers" (participants)

It will then be necessary for each department to confirm, in writing to this office, the official "head count" of campers immediately upon the close of the camp on the form enclosed. This information must be reported to the insurance company. On the form, list each camp week individually with the number of participants involved in each camp. For example Football Camp runs for three weeks list each week on a separate line with number of participants. The same holds true for Upward Bound, Veteran's Pre-College, Math & Science Regional, Basketball, Baseball, Football, etc. (Anything that lasts longer than one week).

If there is an injury during a camp, please contact this office for instructions in filing a claim.

If you have any questions, please contact me at achappel@tennessee.edu or 865-974-5409.

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Enclosure

