

Insurance Coverage

In the pile of responsibilities, camp insurance is one area that you will not want to leave to the last minute. Do not assume that the campground you are using automatically takes care of insurance.

Take time to check with your supervisor or camp board as to the extent of insurance coverage. Make sure every aspect of your program is covered. Here are some questions you might want to ask:

- Who is covered by the insurance? What kind and amount of insurance coverage does the organization offer to volunteers?
- Does the policy include medical reimbursement, personal liability insurance, or excess automobile insurance?
- What level of driver training does the policy require of volunteer drivers?
- Does the policy include accident insurance, and if so, what does it cover?
- Does the policy have volunteer liability? (*If a volunteer causes damage or is negligent, he or she may be sued. This protection helps if there is a financial judgment rendered.*)
- Does the policy have excess auto liability? (*This is coverage over and above the volunteer's own coverage as required by state law.*)
- Does the policy have coverage for volunteer/employee dishonesty? (*To protect the ministry in case a volunteer steals money or destroys property?*)
- What crisis procedures does the insurance company use?

This isn't a complete list--so during your conversation find out any other information you believe would be helpful to you. Do not assume that insurance questions and needs are being taken care of by another staff person at the camp. *Don't stop asking until you have an answer.*

If the District or campground doesn't have camp insurance and you need to secure coverage, be sure to look for a reputable company and not for super bargains. Before making any commitments to a particular policy, review its contents carefully with your supervisor(s) and/or someone knowledgeable in the legal field. You will want to be certain that there are no exclusions placed in the policy without your full understanding. With the explosion of the number of lawsuits in recent years, make every attempt to make sure the camp insurance has been adequately cared for.