



Participant Accident Insurance for Camps

Camps offer children memorable and enriching opportunities to learn, sharpen their skills, meet new friends, or explore the great outdoors. Every day can be a new adventure—but this also means that each day may pose a new risk.

Injuries caused by a collision between two campers, slip and falls, or accidents during a group activity are just a few examples of the realities your program might face. You’ve been entrusted with the safety of the campers in your program, as well as your

staff or volunteers, which is why you need an adequate response strategy when accidents arise.

Our participant accident policy responds regardless of fault or negligence, helping fill coverage gaps that may exist with General Liability. It can also expand the General Liability med pay benefit by including lump sum payments for death, paralysis, or coma. Finally, it can cover students while traveling to and from sponsored activities.

Eligibility

Our policies have been designed to provide coverage for various types of camps, including:

- ▶ Recreational day camps
- ▶ Religious camps
- ▶ Overnight sleepaway camps
- ▶ Traveling camps
- ▶ Sports camps

Coverage applies to all registered campers and can be extended to volunteers and staff as well.

What’s Covered?

Coverage is provided:

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

Claim Scenario

Situation	Risk	Action	Outcome
Camper slipped and fell while on a hiking trail, injuring his ACL.	Immediate medical treatment was required on the day of the accident as well as surgery to repair the injury.	All out-of-pocket costs due to coinsurance and deductibles imposed on the family’s health plan were covered.	The camp acted in good faith and fulfilled their duty to act responsibly by purchasing a Chubb Camper Accident policy. The campers were able to seek appropriate care. The families were pleased that the camp’s policy helped resolve their claims and prevented them from having extra costs, reducing or eliminating their incentive to take legal action against the camp and allowing them to focus on rehabilitation and recovery.
Camper suddenly fell ill with severe stomach pains.	The campers’ condition worsened and necessitated emergency transport via ambulance to a local hospital. Upon arrival, the camper was diagnosed with food poisoning.	The family had a high-deductible health plan, but Chubb’s Camper Accident policy was able to fill the gap, eliminating out-of-pocket costs for the family. The cost of the ambulance was also covered under the medical expense benefit.	

The claim scenarios described are hypothetical and are offered solely to illustrate the types of situations that may result in claims. They are not based in actual claims and should not be compared to an actual claim. The precise coverage afforded is subject to the terms and conditions of the policy as issued.



Why Participant Accident Coverage?

Despite best efforts to protect campers, accidents happen.



3.5 million+ children under age 14 receive medical treatment for sports and recreation injuries each year.¹



200,000+ children ages 14 and younger treated for playground-related injuries in emergency departments in the U.S. each year.²



High school athletes account for an estimated 1.39 million injuries per year.³

¹ Mangan, Dr. Douglas. "Majority of Youth Sports Injuries Can Be Prevented, Here's How to Keep Kids Safe." USA Today. Gannett Satellite Information Network, September 5, 2018. <https://www.usatoday.com/story/life/allthemoms/2018/09/05/majority-youth-sports-injuries-can-prevented-heres-how/1139104002/>.

² "Playground Injuries: Fact Sheet." Centers for Disease Control and Prevention. <https://www.cdc.gov/homeandrecreationalafety/playground-injuries/playgroundinjuries-factsheet.htm>.

³ Collins, Christy, Hannah Robinson, Todd Burus. "National High School Sports-Related Injury Surveillance Study, 2021-22 School Year." <http://datalycenter.org/wp-content/uploads/2023/01/2021-22-High-School-RIO-ORIGINAL-Summary-Report.pdf>.

Coverage Highlights

Accident Medical Expense Benefits

Helps pay out-of-pocket medical expenses resulting from an accidental injury.

Sickness Medical Expense (Overnight Camps Only)

Helps pay for covered medical services due to an emergency sickness.

Accidental Death & Dismemberment

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

Optional Benefits Available:

- ▶ Brain Damage Benefit
- ▶ Coma Benefit
- ▶ Family Emergency Travel Expense Benefit
- ▶ Heart or Circulatory Malfunction Benefit
- ▶ Heatstroke Benefit
- ▶ Reconstructive Surgery Benefit

The Advantages of Doing Business with Chubb

Innovation

We are solution-oriented professionals who use our specialized knowledge of the camp market to find the right solution for you.

Superior Service

We have over 35 years of experience in the accident insurance market, with dedicated regional underwriting hubs and business development managers offering local and personalized support.

Underwriting Expertise

We approach underwriting with discipline, precision, and consistency, allowing us to provide stability and longevity.

Claims Excellence

We are committed to providing honest and fair judgment in handling claims and delivering an excellent customer experience. We also partner with the nation's leading Accident & Health claims third-party administrators.

Contact Us for a Quote

Name:

Title:

Phone:

Email: