



## NEW CAMP INSURANCE REQUIREMENT: PARTICIPANT/ACCIDENT COVERAGE

As a member benefit of your coaches association, your members will continue to have General Liability coverage for their coaching activities (for example, State Association sanctioned All-Star Events, camps, other coaching activities and classroom coverage). The new requirement from the General Liability Company is that if a coach operates/conducts a camp he/she must have Participant/Accident coverage for all participants/campers attending the camp. Your member coach has the option to provide proof of existing Participant/Accident coverage or to purchase the coverage at a discounted rate through the NOCAD Camp Insurance Program.

### WHY THE CHANGE?

When a coach is coaching at his/her school, student athletes are always covered by an Accident Insurance Policy that is provided by the school or the High School Association. The coverage is in place to help schools and High School Associations eliminate potential litigation; because when someone is injured, the Participant/Accident Insurance Policy can pay medical bills.

Even if the injured party has Primary Medical Insurance, most policies no longer pay 100% of the medical bills and parents could have high out-of-pocket expenses. For example, if a student has a \$50,000 ACL injury and the parents' Primary Medical Insurance Policy has an 80/20 co-pay, the insurance company is going to pay \$40,000 and the parents would have \$10,000 in out-of-pocket expenses.

In today's legal climate, everything possible must be done to protect our General Liability Policy from lawsuits being filed for negligent acts when someone is injured. Camp Liability Policies could be unavailable in the near future if Participant/Accident coverage has not been added.

Thank you,

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