

Commercial Risk Summary – Recreation & Sports



CAMPS

Category: Recreation and Sports

SIC CODE: 7032 Sporting and Recreational Camps

NAICS CODE: 721214 Recreational and Vacation Camps (except Campgrounds)

713990 All Other Amusement and Recreation Industries

Suggested ISO General Liability Codes: 41421, 41422

Suggested Workers Compensation Codes: 9015

Description of operations: Camps may be private or public and are often affiliated with a religious or social organization. Some specialize in facilities for the physically or mentally handicapped. Camps may be day camps with no lodging facilities or full-service camps with lodging and eating operations. In addition to the cabin, lodge, or sleeping and eating facilities for campers, camps usually have a service or utility building for laundry or recreation, shower area, swimming (in a pool or lake), a retail convenience or grocery store, tennis courts, playground, fishing, boating, canoeing, hiking trails, horse trails, and other recreational operations. Some offer lots or pads to allow tourist-type camping in tents and recreational vehicles. Others may offer storage of vehicles in the off-season.

Property exposure is high due to camps generally being located in remote wooded areas miles away from public firefighting resources. There should be fire detection and firefighting capabilities within the camp to control a small fire. If there are cooking facilities, all restaurant protections must be in place. If the facility is seasonal, a caretaker should stay on premises or a security service should check each day for vandalism or small fires.

Crime exposure is from employee dishonesty. Background checks should be conducted on all employees handling money. All financial duties should be kept separate and monies should be reconciled on a regular basis. Both internal and external audits should be conducted at least annually.

Inland marine exposures include accounts receivable for campers' deposits and payments, contractors' equipment used to maintain the premises, and valuable papers and records for campers' records and contracts with vendors. Theatrical property, audio-video or musical equipment should be covered with a commercial articles floater.

Premises liability exposure is high due to the large number of children on the premises. Camp counselors must undergo thorough background checks, including criminal. Supervision is vital to protect the campers. An infirmary or on-site medical care must be available as camps are often located in remote areas away from hospitals or clinics. Activities should be age-appropriate, with safety measures in place. The condition of access roads, security, and the condition of the park in general are other liability concerns. Water purity should be checked on an ongoing basis. Playground equipment must be properly maintained and documented. Water sports – swimming, boating, fishing, etc. - must be carefully monitored and appropriate signage and guards in place. Life saving equipment should be accessible at all times. If open fires are permitted, all fires must be extinguished and cooled to prevent the spread of fire.

Some camps may use volunteers rather than employees in many positions. These volunteers should be subject to the same background checks as employees and receive similar training. Volunteer injuries are often not covered under workers compensation, so accident and health policies may be appropriate.

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Automobile liability exposure may be limited to hired and nonownership for employees running errands. If there is transport, pickup, or delivery of campers, significant hazards exist and careful evaluation is necessary. If the camp transports campers, all drivers must have appropriate licenses, and MVRs must be regularly checked. Vehicles must be regularly maintained and records kept.

Workers compensation exposure includes camping operations, janitorial and, maintenance activities. Slips, falls, insect bites, lifting, back injury, hernia, sprains, and strains are common. Camp counselors can be injured hiking in natural terrain, by falling objects, encounters with wild animals, or drowning from water sports. If there are other operations, such as lodging, logging, tree trimming, or application of herbicides or pesticides, refer to those narratives.

Minimum recommended coverage:

Building, Business Personal Property, Spoilage, Employee Dishonesty, Money and Securities, Accounts Receivables, Contractors' Equipment, Commercial Articles Floater, Valuable Papers and Records, General Liability, Employee Benefits, Professional, Directors and Officers, Umbrella, Business Auto Liability and Physical Damage, Hired and Nonownership Auto, Workers Compensation

Other coverages to consider:

Business Income and Extra Expense, Computers, Theatrical Property, Cyber Liability, Employment-related Practices, Environmental Impairment, Stop Gap Liability

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Agent: The coverages listed below are suggested for consideration for recreation and sports operations. After evaluating each of the listed coverages, check the recommended blank by those that apply specifically to this client. Make sure both the exposure and the coverage are explained to the client. Each coverage and option is explained in the Insurance Coverage Definitions document.

Client: For each of the coverages that the agent has recommended, initial whether you have chosen to accept or reject that coverage in the blanks provided.

PROPERTY COVERAGES

	Recommend	Accept	Reject
Building and Personal Property Coverage Form			
Building	_____	_____	_____
Business Personal Property	_____	_____	_____
Personal Property of Others	_____	_____	_____
Improvements and Betterments	_____	_____	_____
Condominium Coverage Form			
Condo-Unit Owners Coverage	_____	_____	_____
Commercial Output Policy			

Building and Personal Property Coinsurance			

Percentages	None	80%	90%
	100%		
Bldg	_____	_____	_____
BPP	_____	_____	_____
PPO	_____	_____	_____
I & B	_____	_____	_____
Alternatives to Coinsurance			
Agreed Value	_____	_____	_____
Functional Replacement Cost	_____	_____	_____
Peak Season	_____	_____	_____
Reporting Form	_____	_____	_____
Other _____	_____	_____	_____
Optional Property Coverages			
Boiler and Machinery	_____	_____	_____
Legal Liability	_____	_____	_____

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	Recommend	Accept	Reject
Optional Property Endorsements			
Additional Debris Removal	_____	_____	_____
Ordinance or Law	_____	_____	_____
Outdoor Trees, Shrubs and Plants Enhancement	_____	_____	_____
Replacement Cost Valuation	_____	_____	_____
Spoilage	_____	_____	_____
Utility Services-Direct Damage	_____	_____	_____
Other Property Options			
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
TIME ELEMENT COVERAGES			
Business Income With Extra Expense Coinsurance Percentage ____	_____	_____	_____
Business Income Without Extra Expense Coinsurance Percentage ____	_____	_____	_____
Extra Expense	_____	_____	_____
Leasehold Interest	_____	_____	_____
<i>Alternatives to Coinsurance</i>			
Agreed Value	_____	_____	_____
Maximum Period of Indemnity	_____	_____	_____
Monthly Limit of Indemnity	_____	_____	_____
Premium Adjustment	_____	_____	_____
Optional Time Element Endorsements			
Business Income from Dependent Properties	_____	_____	_____
Ordinance or Law Increased Period of Restoration	_____	_____	_____
Utility Services	_____	_____	_____
Other Time Element Coverages			
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

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PROPERTY AND TIME ELEMENT CAUSES OF LOSS

		Recommend	Accept	Reject
	Bldg BPP PPO BI EE			
Basic	_____	_____	_____	_____
Broad	_____	_____	_____	_____
Special	_____	_____	_____	_____
Earthquake	_____	_____	_____	_____
Flood	_____	_____	_____	_____

Other Cause of Loss Endorsements

_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

INLAND MARINE COVERAGES

Accounts Receivable	_____	_____	_____
Commercial Articles	_____	_____	_____
Contractors Equipment	_____	_____	_____
Difference In Conditions – DIC	_____	_____	_____
Electronic Data Processing	_____	_____	_____
Fine Arts	_____	_____	_____
Goods in Transit	_____	_____	_____
Miscellaneous	_____	_____	_____
Signs (Neon and Electric)	_____	_____	_____
Valuable Papers and Records	_____	_____	_____

Other Inland Marine Coverages

_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

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CRIME COVERAGES

	Recommend	Accept	Reject
Money, Securities and Other Property			
Employee Dishonesty Coverage	_____	_____	_____
Including Customer's Goods	_____	_____	_____
Computer Fraud Coverage	_____	_____	_____
Extortion Coverage	_____	_____	_____
Forgery or Alterations Coverage	_____	_____	_____
Lessees of Safe Deposit Boxes Coverage (Securities and Other Property only)	_____	_____	_____
Money and/or Securities Only			
Theft, Disappearance and Destruction	_____	_____	_____
Robbery and Safe Burglary	_____	_____	_____
Securities Deposited With Others Coverage	_____	_____	_____
Property other than Money and Securities			
Premises Burglary	_____	_____	_____
Premises Theft	_____	_____	_____
Robbery and Safe Burglary	_____	_____	_____
Other Crime Coverages			
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

LIABILITY COVERAGES

Commercial General Liability			
Occurrence Basis	_____	_____	_____
Claims- Made Basis	_____	_____	_____
Optional Liability Coverages			
Directors and Officers	_____	_____	_____
Employee Benefits	_____	_____	_____

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	Recommend	Accept	Reject
Employment- Related Practices	_____	_____	_____
Liquor	_____	_____	_____
Owners and Contractors Protective	_____	_____	_____
Professional/E&O Liability	_____	_____	_____
Railroad Protective	_____	_____	_____
Special Events	_____	_____	_____
Other Liability Coverages			
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
COMMERCIAL AUTO COVERAGES			
Liability	_____	_____	_____
Physical Damage	_____	_____	_____
Uninsured Motorists	_____	_____	_____
Underinsured Motorist	_____	_____	_____
Hired Cars	_____	_____	_____
Non-Ownership Auto	_____	_____	_____
P.I.P./No-Fault	_____	_____	_____
Garagekeepers	_____	_____	_____
Other Auto Coverages			
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
WORKERS COMPENSATION COVERAGES			
Workers Compensation and Employers Liability	_____	_____	_____
Stop Gap or Employers Liability Coverage	_____	_____	_____
Federal Employers Liability Act	_____	_____	_____
Longshore and Harbor Workers Coverage	_____	_____	_____
Voluntary Compensation	_____	_____	_____

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	Recommend	Accept	Reject
Other Workers Compensation Endorsements			
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
EXCESS LIABILITY COVERAGES			
Umbrella Policy	_____	_____	_____
Excess Liability Policy	_____	_____	_____
AVIATION COVERAGES			
Aircraft Policy	_____	_____	_____
Passenger Liability	_____	_____	_____
SPECIALTY COVERAGES			
Environmental Impairment Liability Policy	_____	_____	_____
Fiduciary Liability Insurance	_____	_____	_____
International/Foreign Operations Insurance	_____	_____	_____
Media/Communication Liability	_____	_____	_____
Rain or Weather Insurance	_____	_____	_____
Terrorism Insurance	_____	_____	_____
Underground Storage Tank Liability – UST	_____	_____	_____
Other _____	_____	_____	_____
BONDS			
Bid Bond	_____	_____	_____
Contract Bond	_____	_____	_____
License Bond	_____	_____	_____
Other _____	_____	_____	_____
Other Options			
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

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Comments

I certify that I have reviewed my coverage needs in accordance with this checklist with my agent and I have accepted or rejected the recommended coverages as indicated by my initials in the spaces above.

_____ Signature of Client _____ Date

_____ Title

I certify that I have reviewed the coverages outlined in this checklist with my client and that the initials of the client indicate the acceptance or rejection of the coverages recommended.

_____ Signature of Agent _____ Date