YOUTH CAMP COVERAGE SELF-REVIEW CHECKLIST

How to use this: Pull out your current policy's declarations pages and coverage forms, and give yourself about ten minutes. Check the box next to anything you can confirm. Anything you can't confirm isn't a problem — it's simply a good question to bring to your insurance advisor. The goal is to walk in informed.

A ABUSE & MOLESTATION — START HERE

- ☐ **Abuse & molestation** coverage is on my policy as its own coverage with its own limit.
- ☐ I know whether **defense costs** are inside or outside that limit.
- ☐ The limit reflects the number of children in my care.

B SCREENING & SUPERVISION CONTROLS

- ☐ Criminal **background checks** on all staff and volunteers.
- ☐ A written **two-adult rule** — no adult ever alone with a child.
- ☐ Documented staff **training**, and my broker knows I do these.

C GENERAL LIABILITY & PARTICIPANTS

- ☐ **General liability** for injuries, accidents, and property damage.
- ☐ **Camper accident / medical** coverage is in place.
- ☐ Limits reflect my enrollment.

D HIGH-HAZARD ACTIVITIES

- ☐ Water, climbing, horseback, adventure, etc. are **disclosed and specifically covered** (not excluded).
- ☐ Waivers / participant agreements are current and reviewed.

E TRANSPORTATION, PROPERTY & PEOPLE

- ☐ Any transport of campers is covered with appropriate **auto** limits and vetted drivers.
- ☐ **Property** coverage for buildings, equipment, and contents.
- ☐ **Workers comp** for staff as required.

F ACCREDITATION & REVIEW

- ☐ I've considered **ACA accreditation** (safety, and often better terms).
- ☐ My program is reviewed annually and before each season.

G QUESTIONS WORTH ASKING YOUR BROKER

- “Is abuse & molestation a separate coverage on my policy, and what is the limit?”
- “Are defense costs inside or outside that abuse limit?”
- “Are my high-hazard activities specifically covered or excluded?”
- “Is camper accident/medical coverage included?”
- “Do my screening and supervision controls improve my terms?”

H IMPORTANT — PLEASE READ

This checklist is a free educational tool from Cory Washington & Co. to help you review your own coverage and have a more informed conversation with a licensed insurance professional. It is general information only — not insurance, legal, or financial advice, and not a recommendation to buy, change, or cancel any policy. Coverage terms, availability, limits, and requirements vary by policy, carrier, and state, and only the language in your actual policy governs what is and isn’t covered. Checking or leaving blank any item above does not indicate that you are adequately insured or under-insured. Using this checklist does not create a client, agency, or fiduciary relationship. Always consult a licensed professional about your specific situation.