



# Camps and Conference Centers

## Underwriting Appetite

- Resident camps
- Day camps
- Conference centers
- Sports camps
- Equestrian camps
- Short-term camps
- Religious camps
- Travel/adventure camps

## Ineligible Classes

- Camps with the following *primary* operations:
  - Adjudicated youth
- Adult athletic training facilities
- Campgrounds (KOA, RVs, tents)
- Fitness/weight loss facilities, including residential spas

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## Program Coverage Features

### Liability

- General liability
  - Limits to \$1 million per occurrence/\$3 million aggregate
  - GL discount and limits of \$1 million per occurrence/\$5 million aggregate provided for American Camp Association (ACA) accredited camps
- Child abduction expense reimbursement
- Corporal punishment liability
- Directors' & Officers' liability
- Employee benefits liability
- Excess camper medical
- Medical personnel
- Off premises activities
- Professional liability
- Saddle animals
- Abuse and molestation: up to umbrella limit on most risks
- Special events and fundraisers
- Swimming pools, ponds, and lakes
- Volunteers as insureds
- Watercraft

### Management Value Protection

- Directors' & Officers' liability
- Employment practices liability
- Fiduciary liability
- Workplace violence expense coverage
- Internet liability

### Umbrella Liability

Follows form, with limits to \$10 million available

### Property

- Building
- Business income, including communicable disease and food contamination
- Business personal property
- Camper personal property
- Key employee replacement
- Recreational property enhancement
- Systems breakdown
- Adventure course endorsement: covers ropes courses, climbing walls, and zip lines

### Auto

### Accident Medical

### Crime

### Inland Marine

### Markel Basic Health

Limited medical benefits for employees

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## Risk-Management Resources

Available to customers at [www.campinsurance.com](http://www.campinsurance.com)

- Access to *Risk Management Tips* and *News Alerts* via our *Risk Management Resource Library*.
- Claims contact and reporting information
- Discounted background checks for staff
- Discounted online driver education courses
- Safety guides
- Safety and training videos

## Applications

- Available at [www.markelinsurance.com](http://www.markelinsurance.com)
- Send completed applications to your **underwriter**, or to the following:

### Richmond Office

**Markel Insurance Company**  
Attn: P&C Underwriting  
P.O. Box 2009  
Glen Allen, VA 23058-2009  
Phone: 800-431-1270  
Fax: 804-527-7966

### Alameda Office

**Markel Insurance Company**  
2490 Mariner Square Loop  
Suite 210  
Alameda, CA 94501  
Phone: 800-966-6568  
Fax: 510-465-2226

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