

NOCAD Camp Insurance Frequently Asked Questions

Q: I thought coverage was free through my membership, why am I being charged?

A: Your membership still provides you with General Liability Coverage at no cost. In order to protect the General Liability policy from claims, the insurance carrier has made it a requirement that Participant Accident Insurance be in place for any camps and/or athletic events that are being held. Participant Accident Insurance is *medical coverage* for the participants in the event they are injured during your event. This coverage is not part of the General Liability policy.

Q: What is a certificate holder?

A: A certificate holder is the entity requesting proof of insurance from you, **not yourself as a coach or your camp.**

Q: What is an additional insured?

A: An additional insured is typically the certificate holder/venue; it can also be a municipality- town, city, board of education. A request for additional insured status is usually on the contract/rental agreement with the facility.

Q: What are the actual participation days?

A: If you're hosting a camp for the month from February 1st-28th, but only meet once a week, the actual participation days would be 4.

Q: Can my camp have more than one certificate holder?

A: Yes you can add more certificate holders by answering "No" to the question: "Is The Certificate Holder the Same As The Location?" on the Camp Insurance Request Form.

Q: What is an All-Star Event?

A: A true All-Star Event is sanctioned by a State Coaches Association. If your event is not sanctioned by your State's Coaches Association, you cannot use All-Star in the event title.

Q: Are overnight camps covered?

A: No, overnight camps are not covered because of the additional insurance exposure.