Summer Camp Insurance

Events, recreation & entertainment - coverage overview, limitations and how to get a quote



OVERVIEW

Camps carry some of the most closely underwritten exposures with minors, waterfront, transportation and overnight supervision all on the table.

WHAT'S COVERED

General liability
Camper and visitor injuries at camp and on trips.

Camper accident
Medical bills for injured campers, excess of family health plans.

Camp transportation
Buses and vans used for field trips and pickups.

Abuse and molestation
Required by nearly every camp carrier.

Property coverage
Cabins, dining halls, boats and equipment.

Good to know
ACA accreditation, background checks on all staff and certified lifeguards at every waterfront activity are what most carriers look for.

WHY SOCIETIES INSURANCE

Independent agency
We work for you, not for one insurance company.

50+ carriers compared
We shop A-rated markets for coverage and price.

Licensed advisors
Licensed in 29+ states, with real people to call.

Free, no obligation
Quotes cost nothing and you choose what to buy.

LIMITATIONS & EXCLUSIONS

Typically not covered for this product:

- × High ropes
- × Horseback riding
- × Firearms or archery and out-of-country trips unless disclosed
- × Abuse claims if screening was not done

All policies:

- Each coverage carries its own limits, deductibles or retentions and sublimits, which vary by insurer.
- Only the operations, locations, vehicles and exposures described in your application and policy are covered.
- Prior or known incidents, intentional acts and contractual obligations beyond the policy terms are generally excluded.
- Some coverages (for example professional or management liability) are written on a claims-made basis and must be reported during the policy period.

HAVE THESE READY

- Camper count by session and age
- Staff screening and ratio policy
- Activity list
- Accreditation (ACA) status
- Waterfront and transportation details

HOW COVERAGE GETS STARTED

1. **Request a quote**
   Online or by phone - it takes a few minutes.
2. **We shop for you**
   Your licensed advisor compares 50+ carriers.
3. **Review and choose**
   Compare coverage, limits, deductibles and price.
4. **Confirm in writing**
   Coverage starts only once your written confirmation is issued.

Questions? Talk to a licensed advisor.

Scan the code or visit the product page to request your free, no-obligation quote.

800-616-3490 **info@societiesinsurance.com**

societiesinsurance.com/summer-camp/

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