

Protecting Campers and Staff

CAMP ACCIDENT & HEALTH COVERAGE



Day Camps



Overnight Camps



Specialty Camps

Camp operators manage countless responsibilities every day. Accident & Health (A&H) coverage is designed to help ease that burden with flexible, straightforward insurance solutions that support your organization when accidents occur.

Comprehensive Coverage for Camps

We offer flexible plans designed for day, overnight and specialty camps. Each policy is built to help reduce financial exposure and support the well-being of your camp community.

Common Injuries Covered	Who's Covered	What's Included	Where Coverage Applies
<ul style="list-style-type: none">• Injuries from falls• Animal bites + stings• Broken bones• Burns• Sprains + Fractures	<ul style="list-style-type: none">• Day Campers• Overnight Campers• Summer Campers• Volunteers• Participants	<ul style="list-style-type: none">• Hospital stays• Emergency Room Visits• Diagnostics, Tests + Labs• Crutches, Casts + Braces	<ul style="list-style-type: none">• Primary camp location• Field trips• Swimming pools• Nature trails + parks• Travel to + from



Learn more about our coverages at [GAIG.com/SHS](https://www.gaig.com/SHS)

Specialty Human Services

Why Accident & Health Coverage Matters

Accidents during camp activities are more common — and often more costly — than many organizations expect. Each year, campers experience injuries from outdoor recreation, sports and other group activities, creating unexpected medical expenses for families and potential liability exposure for camp operators.

A&H coverage helps address gaps that general liability policies may not fill, offering an added layer of financial protection for both families and camp organizations.

A Real-World Example

The Situation

During a camp hike, a camper attempted to climb a tree and fell, resulting in an arm sprain. After x-rays and physician visits, the total medical cost exceeded \$7,000. The family's primary health insurance covered part of the cost, leaving a remaining balance of \$3,300.



Without A&H Coverage

Your organization may be responsible for uncovered medical expenses and related legal costs. These expenses could also affect future liability premiums.

With A&H Coverage

The remaining medical costs were fully covered — at a cost significantly lower than the out-of-pocket expenses associated with many injuries. The policy also provided coverage for all eligible campers and participants.



Contact Us



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The claims scenarios in this material are provided to illustrate possible exposures faced by your clients. The facts of any situation which may actually arise, and the terms, conditions, exclusions, and limitations in any policy in effect at that time, are unique. Thus, no representation is made that any specific insurance coverage applies to the above claims scenarios. This is an accident only policy with limited benefits and does not pay benefits for diseases, sickness or loss from sickness. Coverage is summarized. Coverage features and product availability may vary by state. This is not a contract for the coverage described herein. Please contact us or your agent/broker for additional information, and refer to the actual policy for a full description of applicable terms, conditions, limits and exclusions. Policies are underwritten by Great American Insurance Company, authorized insurer in all 50 states and the DC. © 2026 Great American Insurance Company, 301 E. Fourth St., Cincinnati, OH 45202. All rights reserved. 5815-3-SHS (02/26)



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