

SOBEL SOLUTIONS

THE CAMP NEWSLETTER OF  SOBEL AFFILIATES
A BROWN & BROWN COMPANY

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You are opening camp with myriad tasks to accomplish before the season starts. We don't want to unnecessarily add to your to do list, but you really should review certain insurance items:

- Reinstate auto coverage as needed for those vehicles where coverage was suspended during the off season.
- Go to <https://sobelins.com/portal/> and upload your summer drivers for an MVR check.
- If you have built any new buildings or structures, or done major renovations, be sure to call.
- Consider the value of camper's property and how many campers and staff could lose their property in a fire that destroys one or more bunks.
- Have you purchased any new 'toys,' such as water trampolines, bungees tramps, icebergs, tumble tracks, etc? If so let us know.
- Have you started or are you planning any new programs?
- Be certain to get certificates of insurance from all outside vendors adding your entities as additional insured on a primary, non-contributory basis - before you use them.
- Be certain your business interruption limits are adequate to cover your profit, owner's salaries, and expenses that will continue even if you are shut down (property tax, mortgage, car payments, etc).
- If you keep cash on hand during certain times of the summer let us know what amount and what limits you need. Also consider how much cash of campers and staff you anticipate you will hold in your safe. You can buy cash coverage for only a few days if that is all you need.
- Review the values of your scheduled items (boats, tractors, etc). They should reflect current replacement cost prices.
- If any of your trips will involve taking a large boat (greater than 51'), be sure to ask for certificates of insurance from the boat charter company and let us know about the trip.
- Have you arranged for proper training of your ropes course and climbing wall staff? It is not good practice to allow those staff trained last year to train new staff. Only certified trainers should be allowed to do so.
- Most camps have professional companies service their ansul fire suppression systems over your cooking areas. But have you cleaned the grease from your kitchen exhaust fans high up in the ceiling? You may be surprised how much grease can accumulate over the years.
- Do you have employment practices liability (# MeToo means business)!
- Video all major buildings. Take digital photos of your invaluable plaques and old pictures. This will be invaluable in the event of a loss.
- Are you using drones? Camp policies must be amended for coverage to apply.
- Set up a fail safe incident reporting system with your health center and other key staff.



PRE-CAMP INSURANCE CHECKLIST

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