



University of Colorado

Boulder | Colorado Springs | Denver | Anschutz Medical Campus

UNIVERSITY RISK MANAGEMENT

## CAMP ACTIVITIES GUIDELINES

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### INTRODUCTION

The University of Colorado and its campuses are exposed to loss resulting from camp activities that are sponsored by the University. This Guideline outlines the Campus' role in helping to minimize risk and, thus, provide a successful camp experience for participants, employees, and volunteers.

### PURPOSE

This document provides guidance to reduce the potential for loss and mitigate University exposures related to camps. These guidelines provide minimum standards of operation for the University's sponsored and co-sponsored on- and off-campus camps.

### SCOPE

A *Camp* is an activity where registered participants are provided structured activities with the goal of academic learning or athletic improvement through learning, but which are not part of the University's main academic and athletic programs. Camp duration may be part day, full day, or multiple days/weeks and may include overnight stays.

This guideline applies to University-sponsored and co-sponsored camps:

- A *University Sponsored Camp* is an on or off-campus activity where registered participants are provided structured activities with the goal of academic or athletic improvement through learning under the operation and direction of the University, but which are not part of the University's main academic or athletic programs.
- A *University Co-Sponsored Camp* involves partnering with a non-University entity as host/director/operator, providing funding or support in kind.
- Mere use of University facilities by a third party does not constitute co-sponsorship.

The following activities are **NOT** considered Camps:

- Field trips as part of University course work;
- Field trips **TO** campus;
- Conferences and seminars;
- Third-party camps not sponsored by the University.
  - This includes on-campus camps where the University is providing only facilities and support services, even when the camp includes overnight stays on campus.
  - Third-parties using University facilities must adhere to campus' use of facilities policies.
  - University employees who operate camps for personal gain are third parties, and are subject to the same requirements as any other third-party utilizing University facilities for camps. As such, these employees are not afforded the University insurance coverage or liability protection while engaged in camp activities.

## **GUIDELINE DEFINITIONS/RESPONSIBILITY/ACCOUNTABILITY**

*Camp Sponsors* fund and operate the camp. Camp Sponsors are University departments or CU affiliated groups. Camp Sponsors are ultimately responsible for all aspects of administering their camp in conjunction with University policies, procedures, and recommended camp practices including this Guideline.

*Camp Coordinators* are individuals who plan, organize, and administer the camp. They have primary authority and responsibility for conducting the camp and are the primary point of contact for the Camp Sponsor. Camp Coordinators should be familiar with these Guidelines, University policies and procedures, and the Camp Insurance process. Camp Coordinators are responsible for submitting camp participant totals to the [URM Camp Coordinator](#) after camp concludes for accurate records/charges when camp insurance has been purchased.

*Camp Participants* are the individual campers. Each Participant must submit signed [Camp Participant Informed Consent Form and Medical History Form](#), health insurance information, and other registration documents prior to participating in any camp activities and must adhere to rules of conduct and participate such that camp activities are a positive and safe experience for all.

*Volunteers* are individuals who are authorized by the University to volunteer for a specific camp, and receive direction from the CU Camp Sponsor. Camp Sponsors should refer to the URM Guidelines on Use of Volunteers and to campus Background Check policies.

Facilities Managers are personnel who work with Camp Coordinators to schedule use of CU facilities. They may work with Camp Sponsors and their designees, URM, and others campus representatives on safety risk assessments for Camp use. Third-party Facilities Managers are responsible for providing safe facilities at off-campus sites.

### *UNIVERSITY RISK MANAGEMENT*

*Campus URM* will, on request:

- Assist Camp Coordinator with completing the [Camp Risk Assessment](#);
- Review insurance-related documents and contracts for the camp.

URM offers [Camp Insurance](#) to provide medical, accidental death and dismemberment (AD&D) insurance coverage for a nominal fee.

The *URM Camp Liaison* will:

- Provide URM Camp Insurance policy, procedure and rate information (per participant per day/overnight) to Camp Coordinators;
- On request, provide an estimate of camp costs during the planning process;
- Provide online [camp insurance registration](#);
- Follow-up application by e-mail with assigned camp number, required processes, claim submission procedure, financial documentation, contacts and proof of insurance card;
- Provide a process for online submission of [camp insurance claims](#);
- Liaison with camp insurance administrator (a.k.a. Third Party Administrator – TPA), Camp Coordinator, and claimants during claim adjudication.
- The [URM Website](#) provides additional information for medical emergency planning, insurance, medical treatment, prescription benefits, and the claim process.

## PROCEDURAL GUIDELINES

### 1. Camps Sponsored by the University

The University is operating and sponsoring the camp and, to the extent possible, will put in place sound risk management procedures.

The Camp Coordinator/Sponsor should:

- Refer to other URM Guidelines for information and assistance in minimizing risks:
  - [Guidelines for Off-Campus Activities](#);
  - [Guidelines for Campus Activities](#);
  - [Use of Volunteers Guidelines](#);
  - [Waiver, Release, and Notice of Risk Guidelines](#);
- Complete the [Camp Participant Informed Consent Form and Medical History Form](#), consulting with the Campus URM Office as required;
- [Register the Camp with URM and plan for Camp Insurance](#);
- For overnight camps:
  - Inspect assigned rooms for age-appropriate child-related hazards;
  - Children will be occupying rooms designed and furnished primarily for adults (e.g. bunks without rails, exposed electrical outlets, windows without fall protection, etc.);
  - Exterior door security (potentially propped open, unrestricted access);
  - Proximity of assigned counselors;
- Assemble Camp File:
  - Documentation (e.g. advertising, contracts, insurance, emergency plan, risk assessment);
  - Training (e.g. outline, signed attendance sheets);
  - Camp Counselors and Volunteers (e.g. background checks, medical information, waivers, training, certifications) Participant information (e.g. SIGNED [Camp Participant Informed Consent Form and Medical History Form](#)).

### 2. Camps Where the University Provides ONLY Facilities and Minor Services (Third-Party Camps)

Third-Party Camps are camps not operated or sponsored by the University, including camps operated by an employee for personal gain. Third-Party Camps must follow Use of Facilities policies.

## RESOURCES

<b>UNIVERSITY OF COLORADO SYSTEM &lt;<a href="http://www.cu.edu">http://www.cu.edu</a>&gt;</b>	
Contracting Authority	<a href="https://www.google.com/url?q=https://www.cu.edu/policies/aps/administrative/2005.pdf&amp;sa=U&amp;ei=Z2fTUK6NL8q42wXD9YHgDg&amp;ved=0CAcQFjAA&amp;client=internal-uds-cse&amp;usq=AFQjCNFqg3MAdqA-9YutH72kQ-hoQAIjHog">https://www.google.com/url?q=https://www.cu.edu/policies/aps/administrative/2005.pdf&amp;sa=U&amp;ei=Z2fTUK6NL8q42wXD9YHgDg&amp;ved=0CAcQFjAA&amp;client=internal-uds-cse&amp;usq=AFQjCNFqg3MAdqA-9YutH72kQ-hoQAIjHog</a>
Facilities Use	<a href="https://www.cu.edu/policies/aps/risk/7001.pdf">https://www.cu.edu/policies/aps/risk/7001.pdf</a>
Policies and Procedures	<a href="https://www.cu.edu/policies/">https://www.cu.edu/policies/</a>
Procurement Services Center (PSC)	<a href="https://www.cu.edu/psc/">https://www.cu.edu/psc/</a>
PSC Scope of Work	<a href="https://www.cu.edu/psc/forms/sow-individ.pdf">https://www.cu.edu/psc/forms/sow-individ.pdf</a>
Retention of University Records	<a href="https://www.cu.edu/articles/upload/2006.pdf">https://www.cu.edu/articles/upload/2006.pdf</a>
Use of University's Name in Advertising	<a href="https://www.cu.edu/regents/Policies/Policy14B.htm">https://www.cu.edu/regents/Policies/Policy14B.htm</a>
<b>UNIVERSITY OF COLORADO CAMPUS POLICIES</b>	
<i>Boulder</i>	<a href="http://www.colorado.edu/policies/">http://www.colorado.edu/policies/</a>
<i>Colorado Springs</i>	<a href="http://www.uccs.edu/vcaf/policies/uccs-policies.html">http://www.uccs.edu/vcaf/policies/uccs-policies.html</a>
<i>Denver   Anschutz Medical Campus</i>	<a href="http://www.ucdenver.edu/faculty_staff/employees/policies/Pages/default.aspx">http://www.ucdenver.edu/faculty_staff/employees/policies/Pages/default.aspx</a>
<b>UNIVERSITY OF COLORADO OFFICE OF UNIVERSITY RISK MANAGEMENT &lt;<a href="https://www.cu.edu/risk">https://www.cu.edu/risk</a>&gt;</b>	
Camps/Camp Insurance	<a href="https://www.cu.edu/content/campactivities">https://www.cu.edu/content/campactivities</a>
Campus Offices	<a href="https://www.cu.edu/content/contactum">https://www.cu.edu/content/contactum</a>
Claims (other than camp insurance)	<a href="https://www.cu.edu/content/fileclaim">https://www.cu.edu/content/fileclaim</a>
Insurance (other than camp insurance)	<a href="https://www.cu.edu/content/insurance">https://www.cu.edu/content/insurance</a>
Off-Campus Activities Guidelines	<a href="https://www.cu.edu/articles/upload/Off%20Campus%20Activities%20Guidelines%2003-2011.pdf">https://www.cu.edu/articles/upload/Off%20Campus%20Activities%20Guidelines%2003-2011.pdf</a>
Off-Campus Risk Assessment/ Emergency Planning Checklist	<a href="https://www.cu.edu/articles/upload/Off%20Campus%20Risk%20Assessment%20and%20Emergency%20Planning%2003-2011.doc">https://www.cu.edu/articles/upload/Off%20Campus%20Risk%20Assessment%20and%20Emergency%20Planning%2003-2011.doc</a>
On-Campus Activities Guidelines	<a href="https://www.cu.edu/articles/upload/OnCampActGuide_201110.pdf">https://www.cu.edu/articles/upload/OnCampActGuide_201110.pdf</a>
On-Campus Risk Assessment/ Emergency Planning Checklist	<a href="https://www.cu.edu/articles/upload/OnCampRiskAssmt_20110512.doc">https://www.cu.edu/articles/upload/OnCampRiskAssmt_20110512.doc</a>
Special Event Liability Group Insurance	<a href="https://www.cu.edu/content/specialeventinsurance">https://www.cu.edu/content/specialeventinsurance</a>
Use of Volunteers	<a href="https://www.cusys.edu/risk-mgmt/docs/VolunteerGuidelines_20110826.pdf">https://www.cusys.edu/risk-mgmt/docs/VolunteerGuidelines_20110826.pdf</a>
Waivers and Releases	<a href="https://www.cu.edu/articles/upload/Waiver%20Release%20and%20Notice%20of%20Risk%20Guidelines%202005-2011.pdf">https://www.cu.edu/articles/upload/Waiver%20Release%20and%20Notice%20of%20Risk%20Guidelines%202005-2011.pdf</a>

<b>EXTERNAL RESOURCES</b>	
American Camp Association	<a href="http://www.aca.com/">http://www.aca.com/</a>
<i>Camps on Campus -- A Managing Liability Monograph</i> by Laura A. Kumin & Linda A. Sharp, © 1997/2003, United Educators Insurance Risk Retention Group, Inc.	<a href="https://www.cu.edu/articles/upload/Camps%20on%20Campus%20UE.pdf">https://www.cu.edu/articles/upload/Camps%20on%20Campus%20UE.pdf</a>
Colorado Department of Human Services, Division of Child Care Criminal Background Checks	<a href="http://www.cdhs.state.co.us/childcare/CBC_home.htm">http://www.cdhs.state.co.us/childcare/CBC_home.htm</a>
Colorado Department of Human Services, Division of Child Care, Rules and Regulations	<a href="http://www.cdhs.state.co.us/childcare/ChildCareRules.htm">http://www.cdhs.state.co.us/childcare/ChildCareRules.htm</a>
Colorado Department of Public Health & Environment, Public Health Division	<a href="http://www.cdphe.state.co.us/regulations/consumer/101007childcaresanitarystandards.pdf">http://www.cdphe.state.co.us/regulations/consumer/101007childcaresanitarystandards.pdf</a>
Colorado Judicial Department Database	<a href="http://www.courts.state.co.us/Administration/Program.cfm/Program/24">http://www.courts.state.co.us/Administration/Program.cfm/Program/24</a>
<i>IRS 20 Factor Test – Independent Contractor or Employee?</i>	<a href="http://www.comptroller.ilstu.edu/downloads/20-factor-test-for-independent-contractors.pdf">http://www.comptroller.ilstu.edu/downloads/20-factor-test-for-independent-contractors.pdf</a>
National Lightning Safety Institute	<a href="http://www.lightningsafety.com/nlsi_pls/ncaa.html">http://www.lightningsafety.com/nlsi_pls/ncaa.html</a>
<i>NCAA Severe Weather Policy</i>	<a href="http://www.ncaa.org/wps/wcm/connect/873cf8804e0db2a5ac9cfc1ad6fc8b25/SMH0708_final.pdf?MOD=AJPERES">http://www.ncaa.org/wps/wcm/connect/873cf8804e0db2a5ac9cfc1ad6fc8b25/SMH0708_final.pdf?MOD=AJPERES</a>
<i>Summer Camp Liability in Higher Education – A White Paper</i> by Scott Wightman, © 2005, Arthur J. Gallagher & Co. Higher Education Practice Group	<a href="https://www.cu.edu/articles/upload/Camp%20Exposure%20Management%20AJG.pdf">https://www.cu.edu/articles/upload/Camp%20Exposure%20Management%20AJG.pdf</a>
US Department of Health and Human Services, Administration for Children and Families	<a href="http://www.cdhs.state.co.us/childcare/PDFs/023GeneralHealthAppraisalForm.pdf">http://www.cdhs.state.co.us/childcare/PDFs/023GeneralHealthAppraisalForm.pdf</a>