MEMORANDUM

TO: All UK Camp Directors/Field Trip Sponsors/Student Activities Leaders

FROM: Lou Drapeau, Director of Risk Management

DATE: April 11, 2013

SUBJECT: Excess Accident Medical Insurance

The Risk Management department can help procure excess accident medical insurance for University of Kentucky sponsored and supervised camps, field trips and other activities that expose participants to a risk of injury that is not ordinarily present in an academic setting. Not all camps, field trips, and other activities are eligible to be insured by the University. In order to be eligible, an activity must meet both of the following conditions:

1. The activity must be sponsored by the University and supervised by University personnel. That is, some department of the University must take responsibility for the organization, hosting, and (usually) funding the activity. Student organization activities or activities held on University property but sponsored by an outside organization, do not meet this condition, and are not eligible for insurance.

2. The activity must meet at least one of the following criteria:
   • Summer Camp
   • Sports Activity
   • Out-of-State Field Trip
   • Involves participants under the age of 18
   • It is not any of the above, but it exposes participants to a risk of injury that is not ordinarily present in an academic setting. Some examples are a rock climbing trip and a carpentry workshop involving the use of power tools.

Coverage is excess of other valid and collectible insurance. The UK Excess Accident Medical Insurance will cover medical expenses not paid by the participants personal Health Insurance, such as deductibles and co-payments or will pay from the first dollar of accident medical expenses up to a maximum of $50,000 if they do not have health insurance (coverage by Medicare is considered insurance while a medical card, Medicaid, is not). This insurance provides a safety net for deductibles, co-payments and for those injured campers who do not have health insurance.

NOTE: This coverage is not automatically in place for your activity, you must request this coverage for your camp, field trip or other activity and use the required Request For Excess Medical/Accident Insurance Form. If you have any questions about completing the form please contact Linda Rookard at llrook00@email.uky.edu or (859) 257-3708.

Please visit the UK Risk Management Webpage to find out more information about the coverage, its cost and how to obtain it.