

# Campground Management Safety Checklist

This checklist is based on the Accreditation Standards for Camp Programs and Services, put out by the American Camp Association (ACA). ACA is a leading authority in child development and ACA standards are recognized by courts of law and government regulators as the standards of the camp community.

This safety checklist is intended to provide Campground Management with ideas that can make a safer environment for its clients.

If you have any questions regarding this document, or would like a Loss Control survey, please contact your insurance agent.

This safety checklist is intended to provide Campground Management with ideas that can make a safer environment for its clients.

## General Site and Food Safety

Subject	Concern	Yes	No
Emergency Exits	Do all buildings used for sleeping have at least 2 options for exit?	<input type="checkbox"/>	<input type="checkbox"/>
Local Officials	Does camp annually notify fire and law enforcement of camp operation?	<input type="checkbox"/>	<input type="checkbox"/>
Water Testing	Does camp require written verification of safe drinking water?	<input type="checkbox"/>	<input type="checkbox"/>
Utility Systems	Are blueprints available for lines, cut off points, etc?	<input type="checkbox"/>	<input type="checkbox"/>
Electrical Evaluation	Does qualified personnel conduct annual exam?	<input type="checkbox"/>	<input type="checkbox"/>
Maintenance Program	Does camp have a system for safety inspections and maintenance procedures?	<input type="checkbox"/>	<input type="checkbox"/>
Playgrounds	Does camp staff check all playgrounds to verify they are in good condition prior to camper use?	<input type="checkbox"/>	<input type="checkbox"/>
Fire Equipment	Does the camp annually conduct a safety examination on all smoke detectors, fire extinguishers, etc?	<input type="checkbox"/>	<input type="checkbox"/>
Smoke Detectors	In all buildings used for sleeping?	<input type="checkbox"/>	<input type="checkbox"/>
Carbon Monoxide Detectors	In all buildings used for sleeping that have indoor fuel-burning equipment?	<input type="checkbox"/>	<input type="checkbox"/>
Permanent Sleeping Quarters	Is there ventilation, temperature control, and space between bunks?	<input type="checkbox"/>	<input type="checkbox"/>
Bunk Guardrails	Do upper bunks have guardrails if used for children under 16?	<input type="checkbox"/>	<input type="checkbox"/>
Hand Washing	Are sinks near toilets? (1:10 persons - overnight and 1:30 - day)	<input type="checkbox"/>	<input type="checkbox"/>
Hot Water Controls	Is temperature regulated to prevent scalding?	<input type="checkbox"/>	<input type="checkbox"/>
Refrigeration	Are perishable foods kept below 40 degrees, checked and logged daily?	<input type="checkbox"/>	<input type="checkbox"/>
Garbage Cans	Are cans in the kitchen and dining areas covered when not in use?	<input type="checkbox"/>	<input type="checkbox"/>



**General Site and Food Safety**

Subject	Concern	Yes	No
Dish Washing	Are all dishes and utensils cleaned and sanitized properly?	<input type="checkbox"/>	<input type="checkbox"/>
Dish Drying	Are all dishes air dried and covered?	<input type="checkbox"/>	<input type="checkbox"/>

**Transportation**

Subject	Concern	Yes	No
Emergency Transportation	Is emergency transportation available at all times?	<input type="checkbox"/>	<input type="checkbox"/>
Traffic Control	Are signs posted for speed limits, traffic/parking areas, delivery and pickup?	<input type="checkbox"/>	<input type="checkbox"/>
Non-passenger Vehicles	Is transportation in non-passenger vehicles prohibited?	<input type="checkbox"/>	<input type="checkbox"/>
Transportation Information to Parents	Are parents provided with written pick-up/drop off times, safety procedures and safety rules for van/bus?	<input type="checkbox"/>	<input type="checkbox"/>
Accident Procedures	Are staff members trained on the accident procedures located in each vehicle transporting campers?	<input type="checkbox"/>	<input type="checkbox"/>
Bus/Van Supervision	Is there at least one additional staff member, in addition to the driver, trained in safety responsibilities in all vehicles that transport 15 or more campers?	<input type="checkbox"/>	<input type="checkbox"/>
Safety Procedures	Are there procedures for seating limits, use of seat belts, passengers remaining seated, convoy procedures and wheelchair handling?	<input type="checkbox"/>	<input type="checkbox"/>
Transportation Orientation	Are all passengers oriented to the safety procedures?	<input type="checkbox"/>	<input type="checkbox"/>
Emergency Equipment	Are first aid and emergency accessories in all vehicles?	<input type="checkbox"/>	<input type="checkbox"/>
Chartered Vehicles with Drivers	Does camp use experienced outside firms that properly maintain vehicles and screen/train drivers?	<input type="checkbox"/>	<input type="checkbox"/>
	Does camp obtain certificates of insurance from each transportation charter company?	<input type="checkbox"/>	<input type="checkbox"/>
Maintenance	Are vehicles properly maintained with pre-trip inspections prior to use?	<input type="checkbox"/>	<input type="checkbox"/>
Driver Requirements	Are driving records and licensing requirements reviewed for all drivers?	<input type="checkbox"/>	<input type="checkbox"/>
	Have any required drug tests been performed with satisfactory results?	<input type="checkbox"/>	<input type="checkbox"/>
Driver Training	Have all drivers been trained on written procedures for backing, loading/unloading passengers, breakdowns, evacuations, camper behavior, refueling and safety checks?	<input type="checkbox"/>	<input type="checkbox"/>

**Health and Wellness**

Subject	Concern	Yes	No
First Aid	Is there a staff member with training in first aid and CPR on duty at all times in camp and on camp trips?	<input type="checkbox"/>	<input type="checkbox"/>
Health History	Has health history information been gathered from parents and staff including health conditions, past medical treatment, immunizations and allergies?	<input type="checkbox"/>	<input type="checkbox"/>
Health Care Policies	Are there written policies including scope and limits of services provided, responsibilities of camp staff, provision of equipment and supplies and emergency health care assistance?	<input type="checkbox"/>	<input type="checkbox"/>



**Health and Wellness**

Subject	Concern	Yes	No
Policy Review	Are all health policies reviewed at least every 3 years by a physician or RN?	<input type="checkbox"/>	<input type="checkbox"/>
Contact Information	Is there information for all campers and staff that includes name, birth date, address and phone number of responsible adult, emergency contact number, name and phone number of individual's physician?	<input type="checkbox"/>	<input type="checkbox"/>
Health Exam	Has each camper and staff member had a doctor signed health exam form in the past 24 months?	<input type="checkbox"/>	<input type="checkbox"/>
Permission	Have parents signed permission for camp to provide routine health care, to administer prescribed medications, and seek emergency treatment?	<input type="checkbox"/>	<input type="checkbox"/>
Special Needs	Do parents know to inform appropriate camp staff of any special needs of their child?	<input type="checkbox"/>	<input type="checkbox"/>
Health Care Personnel	Does camp have a licensed physician or RN on site daily (resident camp)?	<input type="checkbox"/>	<input type="checkbox"/>
Away from Main Camp	For times away from camp, has staff member been oriented to provide routine health care for participants and how to handle emergencies?	<input type="checkbox"/>	<input type="checkbox"/>
Health Card Center	Does camp have an area available that provides protection from elements, space for treatment, lockable storage for medication, an available toilet and drinking water, 1 bed for every 50 campers, and a place for isolation or privacy?	<input type="checkbox"/>	<input type="checkbox"/>
AED	Has the camp assessed the need for an AED?	<input type="checkbox"/>	<input type="checkbox"/>
Parent Notification	Have parents/guardians been informed of when they will be notified of illness/injury of their child?	<input type="checkbox"/>	<input type="checkbox"/>
Medication Management	Are all drugs stored under lock?	<input type="checkbox"/>	<input type="checkbox"/>
Recordkeeping	Does camp keep a health log and reports of all incidents requiring medical attention?	<input type="checkbox"/>	<input type="checkbox"/>

**Operation Management**

Subject	Concern	Yes	No
Written Safety Programs/Procedures	Does the camp have written policies that are in practice with procedures reviewed at least annually?	<input type="checkbox"/>	<input type="checkbox"/>
Risk Management Planning	Are risks and hazards identified with control measures put in place?	<input type="checkbox"/>	<input type="checkbox"/>
Incident Analysis	Does camp annually review incidents, accidents or injuries and improve procedures as needed?	<input type="checkbox"/>	<input type="checkbox"/>
Intruder Control	Does the camp review security concerns and train staff/campers about steps to address possible intruders?	<input type="checkbox"/>	<input type="checkbox"/>
Emergency Procedures	Does the camp have written procedures to respond to reasonably foreseeable emergencies in camp such as fire or weather?	<input type="checkbox"/>	<input type="checkbox"/>
Safety Orientation	Does the camp provide staff/camper orientation to discuss safety regulations and emergency procedures?	<input type="checkbox"/>	<input type="checkbox"/>
Staff Emergency Training	Does staff participate in training and rehearsal on responsibilities in emergency situations?	<input type="checkbox"/>	<input type="checkbox"/>
Incident Reporting	Is staff trained in completing incident reports?	<input type="checkbox"/>	<input type="checkbox"/>



**Operation Management**

Subject	Concern	Yes	No
Missing Person Procedures	Does the camp have written procedures and staff training for lost, missing or runaway persons?	<input type="checkbox"/>	<input type="checkbox"/>
Emergency Communications	Does the camp have a system of communication back to camp regarding emergencies, for contacting parents and for dealing with media?	<input type="checkbox"/>	<input type="checkbox"/>
Campers in Public Areas	Does the camp have policies for when campers are in contact with public including ratios, staff responsibilities, behavior guidelines and emergency procedures?	<input type="checkbox"/>	<input type="checkbox"/>
Camper Security	Does the camp have procedures for release of campers and verification of absentees?	<input type="checkbox"/>	<input type="checkbox"/>

**Human Resources**

Subject	Concern	Yes	No
Staff Screening	Do policies require criminal background checks, reference checks and personal interviews for all staff being hired who would have responsibility or access to campers?	<input type="checkbox"/>	<input type="checkbox"/>
Camper Supervisor Ratios	Does camp specify minimum ratio of staff to campers?	<input type="checkbox"/>	<input type="checkbox"/>
Personnel Policies	Are there written policies regarding benefits, time off, performance and personal conduct?	<input type="checkbox"/>	<input type="checkbox"/>
Camp Staff Responsibilities	Is staff trained on camper supervision responsibilities during structured and unstructured time, including nighttime supervision?	<input type="checkbox"/>	<input type="checkbox"/>
Behavior Management and Discipline	Is staff trained to teach problem solving skills to achieve positive outcomes, to use positive behavior management and to recognize, prevent and report child abuse?	<input type="checkbox"/>	<input type="checkbox"/>
Staff Observation	Does the camp have a system of regular observations of staff to provide coaching encouragement and necessary performance improvement?	<input type="checkbox"/>	<input type="checkbox"/>

**Specialized Activities (Archery, Using Kilns, Boating, Etc.)**

Subject	Concern	Yes	No
Supervisor Qualifications	Is activity supervised by an adult with certification or documentation of training and experience in the special activity?	<input type="checkbox"/>	<input type="checkbox"/>
Supervision of Activity Leaders	Does camp regularly document observations of specialized activity leaders?	<input type="checkbox"/>	<input type="checkbox"/>
Operating Procedures	Does camp establish operating procedures for every specialized activity in camp, based on recommendations from authoritative source for each activity?	<input type="checkbox"/>	<input type="checkbox"/>
Safety Orientation	Do participants receive a safety orientation of each specialized activity prior to participating?	<input type="checkbox"/>	<input type="checkbox"/>
Competency Demonstration	Are participants strictly monitored until competency is demonstrated?	<input type="checkbox"/>	<input type="checkbox"/>
Archery Safety Signals	Do archery activity leaders use clear safety signals and range commands?	<input type="checkbox"/>	<input type="checkbox"/>



**Specialized Activities (Archery, Using Kilns, Boating, Etc.)**

Subject	Concern	Yes	No
Range	Does camp have a range that has supplemental backstop or specific safety zones?	<input type="checkbox"/>	<input type="checkbox"/>
	Does range have clearly delineated rear and side safety buffers?	<input type="checkbox"/>	<input type="checkbox"/>
Firearm Safety	Does camp have a system for redundant safety of all firearms and ammunition requiring separate locations or access systems?	<input type="checkbox"/>	<input type="checkbox"/>
Protective Headgear	Is protective headgear worn by all campers and staff participating in motorized vehicle and bicycle activities?	<input type="checkbox"/>	<input type="checkbox"/>
Go-Kart Safety	Are all go-karts equipped with roll bars and restraint devices?	<input type="checkbox"/>	<input type="checkbox"/>
ATV Safety	Are procedures in place to specify size and speed restrictions for young drivers, no passengers allowed on ATV's and not operated on paved or public roads?	<input type="checkbox"/>	<input type="checkbox"/>
Boarding and Skateboarding Safety Apparel	Is protective gear required and at a minimum include helmets, knee pads and elbow pads?	<input type="checkbox"/>	<input type="checkbox"/>

**Aquatics**

Subject	Concern	Yes	No
Supervisor Qualifications	Is the overall supervisor for aquatics a person who is appropriately certified, experienced and at least 21 years old?	<input type="checkbox"/>	<input type="checkbox"/>
Lookouts	Are lookouts available, aware of responsibilities and able to demonstrate elementary forms of non-swimming rescue?	<input type="checkbox"/>	<input type="checkbox"/>
Supervision Ratios	Does camp specify ratios of aquatic-certified persons and lookouts on duty at each aquatic area, with a minimum of one adult and one other staff member?	<input type="checkbox"/>	<input type="checkbox"/>
First Aid Kits	Is there an appropriately stocked first aid kit in each aquatics area?	<input type="checkbox"/>	<input type="checkbox"/>
Impaired Mobility Procedures	Does camp remove seat belts or ties from persons in wheelchairs while in boats and provide a physical barrier to keep wheelchairs from accidentally rolling into water from docks or waters edge?	<input type="checkbox"/>	<input type="checkbox"/>
Safety Systems	Does camp have a system in place to quickly account for all participants in each aquatics activity?	<input type="checkbox"/>	<input type="checkbox"/>
Participant Classification	Does camp evaluate and classify participants' swimming abilities and assign them to appropriate swim areas, equipment, facilities and activities?	<input type="checkbox"/>	<input type="checkbox"/>
Swimming Pools	Are pools fenced?	<input type="checkbox"/>	<input type="checkbox"/>
	Are water depths clearly marked?	<input type="checkbox"/>	<input type="checkbox"/>
	Are rules posted?	<input type="checkbox"/>	<input type="checkbox"/>
	Is rescue equipment available?	<input type="checkbox"/>	<input type="checkbox"/>
	Is pool adequately maintained?	<input type="checkbox"/>	<input type="checkbox"/>
	Are chemical and Ph levels tested appropriately for sanitation and safety?	<input type="checkbox"/>	<input type="checkbox"/>
Natural Bodies of Water	Do the natural bodies of water used for aquatic activities have controlled access with designated activities areas?	<input type="checkbox"/>	<input type="checkbox"/>
	Are rules posted?	<input type="checkbox"/>	<input type="checkbox"/>
	Are known hazards eliminated?	<input type="checkbox"/>	<input type="checkbox"/>
	Is equipment maintained?	<input type="checkbox"/>	<input type="checkbox"/>
	Is rescue equipment available?	<input type="checkbox"/>	<input type="checkbox"/>



**Aquatics**

Subject	Concern	Yes	No
Swim Lifeguard Skills	Does the camp have written documentation that every lifeguard has demonstrated skill in rescue and emergency procedures specific to the aquatic areas and activities guarded?	<input type="checkbox"/>	<input type="checkbox"/>
Staff Swimming	Does camp require certified lifeguards present for staff swimming times?	<input type="checkbox"/>	<input type="checkbox"/>
First Aid/CPR	Does camp have an appropriately certified first aid/CPR person at each separate swimming location?	<input type="checkbox"/>	<input type="checkbox"/>
Watercraft Guard Certification	Does camp have an appropriately certified instructor or lifeguard for boating activities?	<input type="checkbox"/>	<input type="checkbox"/>
Watercraft Rescue Skills	Does the camp have written documentation that every camp watercraft guard had demonstrated skill in water rescue and emergency procedures specific to type of water and activities being conducted?	<input type="checkbox"/>	<input type="checkbox"/>
Personal Flotation Devices (PFD)	Are there written procedures that specify to wear a PFD at all times? Do all persons in watercraft wear safe and appropriate PFD's?	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>
Personal Watercraft	Is use prohibited by anyone under age 16?	<input type="checkbox"/>	<input type="checkbox"/>
Watercraft Activity Orientation	Are participants instructed on how to enter and exit a boat, use PFD's and how to react if boat capsizes?	<input type="checkbox"/>	<input type="checkbox"/>
Motorized Watercraft Training	Are boat drivers trained on laws, rules of the road, safe loading and unloading of passengers, mechanical failure and refueling? Is on the water training performed?	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>
Watercraft Maintenance	Does camp have written evidence of safety checks and regular maintenance?	<input type="checkbox"/>	<input type="checkbox"/>
Watercraft Safety Equipment	Do motorized boats have all required safety equipment such as life ring and fire extinguishers?	<input type="checkbox"/>	<input type="checkbox"/>

**Climbing, Rappelling, Ropes Courses**

Subject	Concern	Yes	No
Supervision	Are activities supervised by an adult with appropriate certification and training? (at least 6 weeks experience supervising similar activities)	<input type="checkbox"/>	<input type="checkbox"/>
Supervision of Activity Leaders	Does camp document regular observation of adventure activity's leader?	<input type="checkbox"/>	<input type="checkbox"/>
Operation Procedures	Does camp have operating procedures (eligibility requirements, ratios, safety regulations, emergency procedures) for every adventure activity?	<input type="checkbox"/>	<input type="checkbox"/>
Maintenance	Is equipment safety checked prior to each use and regularly inspected and maintained?	<input type="checkbox"/>	<input type="checkbox"/>
Activity Access	Is equipment only available for use by participants when a qualified leader is present and actively supervising the activity?	<input type="checkbox"/>	<input type="checkbox"/>
Spotters	Are spotters trained, supervised and located in positions to observe and assist?	<input type="checkbox"/>	<input type="checkbox"/>
Annual Inspection	Does camp have annual inspection by qualified personnel of all adventure elements?	<input type="checkbox"/>	<input type="checkbox"/>



**Climbing, Rappelling, Ropes Courses**

Subject	Concern	Yes	No
First Aid	Does camp have an appropriately certified first aid person on duty at all times during activity?	<input type="checkbox"/>	<input type="checkbox"/>
Safety Orientation	Are all participants provided a safety orientation prior to activity?	<input type="checkbox"/>	<input type="checkbox"/>
Competency Demonstration	Are participants strictly monitored until competency is demonstrated with appropriate equipment?	<input type="checkbox"/>	<input type="checkbox"/>
Headgear	Does camp require protective headgear/helmets by all participants when rock climbing, rappelling, spelunking or using high ropes elements?	<input type="checkbox"/>	<input type="checkbox"/>
Camper Supervision with Public Providers	Does staff accompany campers to activities at sites away from camp and are they trained in their supervisory roles and responsibilities?	<input type="checkbox"/>	<input type="checkbox"/>
	Does camp only select centers with qualified staff and equipment in good repair?	<input type="checkbox"/>	<input type="checkbox"/>

**Horseback Riding**

Subject	Concern	Yes	No
Supervisor Qualifications	Is supervisor appropriately trained, certified and experienced at a horseback riding facility and over 21 years of age?	<input type="checkbox"/>	<input type="checkbox"/>
Supervision of Riding Staff	Does camp document regular observations of riding leaders?	<input type="checkbox"/>	<input type="checkbox"/>
Supervision Ratios	Does camp specify ratios of trained riding staff on duty at each type of horseback riding activity, with a minimum of one adult and one other staff member?	<input type="checkbox"/>	<input type="checkbox"/>
Riding Equipment	Is riding equipment safety checked prior to each use?	<input type="checkbox"/>	<input type="checkbox"/>
Classifying Horses	Before use by participants, does riding staff classify horses for rider skill levels?	<input type="checkbox"/>	<input type="checkbox"/>
Horse Suitability	Does riding staff daily check the physical soundness of each horse and remove unsound horses from the riding program?	<input type="checkbox"/>	<input type="checkbox"/>
Riding Facilities	Are stables, corrals, paddocks and rings located away from camp living areas, have access controlled and clean with a supply of fresh water?	<input type="checkbox"/>	<input type="checkbox"/>
Horse Medication	Does camp require that all horse medications are handled only by persons trained or experienced in their safe use and secured in an area away from camper access and locked up when not in use?	<input type="checkbox"/>	<input type="checkbox"/>
Safety Regulations and Orientation	Does camp specify safety rules for horseback riding activities with safety orientation for all participants before riding?	<input type="checkbox"/>	<input type="checkbox"/>
First Aid	Does camp have an appropriately certified first aid person on duty at all times during activity?	<input type="checkbox"/>	<input type="checkbox"/>
Rider Classification	Does camp evaluate and classify riding abilities and assign participants to appropriate horses, equipment and activity?	<input type="checkbox"/>	<input type="checkbox"/>
Rider Apparel	Do all riders wear helmets, boots or appropriate shoes and long pants?	<input type="checkbox"/>	<input type="checkbox"/>
Camper Supervision with Public Providers	Does staff accompany campers to horseback riding activities at sites away from camp and are they trained in their supervisory roles and responsibilities?	<input type="checkbox"/>	<input type="checkbox"/>



**Horseback Riding**

Subject	Concern	Yes	No
Public Providers	Are certificates of liability insurance obtained from public providers of horseback riding stables?	<input type="checkbox"/>	<input type="checkbox"/>
	Does camp only select stables with qualified riding staff, physically sound horses and equipment in good repair?	<input type="checkbox"/>	<input type="checkbox"/>

**Program Trip and Travel**

Subject	Concern	Yes	No
Trip Orientation	Are all participants provided with an orientation of safety rules, emergency procedures, first aid procedures, health practices, off limit areas, rendezvous times/places?	<input type="checkbox"/>	<input type="checkbox"/>
Trip Leader Qualifications	Does trip leader have skills relevant to the trip activities, have good judgment, experience in handling camper behavior, experience on similar trips and over 21 years in age?	<input type="checkbox"/>	<input type="checkbox"/>
Supervision Ratios	Does each trip group have at least one staff member in addition to the leader and sufficient staff to meet camp's established ratios?	<input type="checkbox"/>	<input type="checkbox"/>
Trip Staff Training	Is staff trained to assess safety concerns, enforce safety regulations and handle emergencies?	<input type="checkbox"/>	<input type="checkbox"/>
Evaluation of Trip Leaders	Does camp evaluate trip leaders and document their performance?	<input type="checkbox"/>	<input type="checkbox"/>
Trip Requirements	Does camp specify eligibility requirements, inform campers and parents about trip details and establish procedures to follow if a participant cannot continue with the trip or travel program?	<input type="checkbox"/>	<input type="checkbox"/>
Trip Procedures	Does camp specify safety, emergency, rescue procedures for the trip?	<input type="checkbox"/>	<input type="checkbox"/>
Pre-Trip Health Screening	Does camp screen participants within 18 hours of departure on the trip and is staff advised on any medications to be administered or other concerns?	<input type="checkbox"/>	<input type="checkbox"/>
Trip Documentation and Emergency	Does trip leader carry emergency information for each group member, including health forms and permission to treat forms in addition to documents that fully identify the group, its leadership, insurance and home base contact?	<input type="checkbox"/>	<input type="checkbox"/>
Trip Itinerary	Is a written itinerary filed with the base camp?	<input type="checkbox"/>	<input type="checkbox"/>
Equipment Maintenance	Does camp safety check all equipment prior to trip?	<input type="checkbox"/>	<input type="checkbox"/>
Travel Camp Procedures	Do transportation procedures specify emergency procedures, provisions for non travel days, and guidelines for acceptable travel times and conditions?	<input type="checkbox"/>	<input type="checkbox"/>
Camper Supervision with Public Providers	Does staff accompany campers to activities away from camp and are they properly trained in their supervisory roles and responsibilities?	<input type="checkbox"/>	<input type="checkbox"/>

The information presented in this publication is intended to provide guidance and is not intended as a legal interpretation of any federal, state or local laws, rules or regulations applicable to your business. The loss prevention information provided is intended only to assist policyholders in the management of potential loss producing conditions involving their premises and/or operations based on generally accepted safe practices. In providing such information, Great American does not warrant that all potential hazards or conditions have been evaluated or can be controlled. It is not intended as an offer to write insurance for such conditions or exposures. The liability of Great American Insurance Company and its affiliated insurers is limited to the terms, limits and conditions of the insurance policies underwritten by any of them.

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