



# INDEPENDENT LAKE CAMP

celebrating human diversity

## EXPLANATION ON CAMP'S REFUND POLICY & CAMPER TUITION INSURANCE OPTION

### INDEPENDENT LAKE CAMP REFUND POLICY

Payments on account of tuition less a \$400 non refundable/non transferable registration fee will be refunded if requested before April 1<sup>st</sup>. No refunds will be made to those who cancel after April 1<sup>st</sup>. All refunds will be made on or about May 1<sup>st</sup>.

### VALID TO US AND CANADIAN FAMILIES ONLY. INTERNATIONAL FAMILIES MAY WANT TO LOOK AT OTHER FORMS OF INSURANCE SUCH AS TRAVEL INSURANCE.

Many parents inquire about cancellation/interruption protection. We make available a competitively priced program that meets the needs of our families. We highly recommend you review this comprehensive protection plan created especially for the Camp/Summer Study industry.



### CAMP/SUMMER STUDY PROTECTION PLAN

Complete details of the plan and enrollment forms are available online at [www.CampProtector.com](http://www.CampProtector.com). Purchasing the plan is simple, after reviewing the plan provisions; you need only to do the following:

1. Complete the simplified enrollment form including the following information:  
**Organization Name:** Independent Lake  
**Organization ID# :** ind199
2. Purchase coverage with a credit card or download the mail in enrollment form and send it along with your check. It's as simple as that!

The Protection Plan provides coverage for:

- \* **Program Cancellation** - (protects your non-refundable payments if you cancel program before it begins) for covered reasons such as injury, sickness, terrorist acts, job termination, transfer of employment of 250 miles.
- \* **Program Interruption** - (protects your non-refundable payments if you interrupt your program) for covered reasons such as injury, sickness, terrorist acts, job termination & transfer of employment of 250 miles.
- \* **Medical Expenses/Emergency Assistance** – medical bills for up to one year and for any special transportation required for medical reasons including expenses for parent to visit if hospitalized 3 days.
- \* **Baggage** – for damage, lost, or stolen personal articles.
- \* **Medical Records On Line** – at your option, instant access to your medical records is available with the plan.

Please be advised that some important coverage enhancements are time-sensitive and require that your premium be paid by March 1<sup>st</sup>, if your initial deposit for your program was made prior to March 1<sup>st</sup>, or within 30 days of your initial deposit if made after March 1<sup>st</sup>.

Additional Information:

1. If the plan is purchased by March 1<sup>st</sup> (or within 30 days of your initial trip deposit, if made after March 1<sup>st</sup>), the plan will include coverage for Terrorist Acts as defined in the policy and Exclusion for Pre-Existing Medical Conditions will be waived (provided you are not disabled for travel at the time our premium is paid).
2. If the plan is purchased after March 1<sup>st</sup> or more than 30 days after your initial trip deposit (if your deposit is after March 1<sup>st</sup>), the plan will not include coverage for Terrorist Acts and the exclusion for Pre-Existing Medical Conditions will not be waived.
3. Once paid, the premium is non-refundable.

#### **Or, what if you want to cancel for any reason!**

With our new **Cancel For Any Reason Benefit Option**, you can cancel your Camp/Summer Study Program up to 2 days prior to the Session Commencement Date for any reason not otherwise covered by the plan, provided: your premium is received by March 1st (or within 30 days of the initial deposit/payment for your Camp/Summer Study Program, if your initial deposit/payment for your Camp/Summer Study Program is made after March 1st); and you insure all prepaid Program costs that are subject to cancellation penalties or restrictions and also insure within 7 days of the payment for those arrangements the cost of any subsequent arrangements added to your Program. With this benefit, you will receive 75% of the non-refundable program cost.

The plan is offered and administered by Trip Mate. If you have any questions regarding this coverage, please call Trip Mate, the Plan Administrator, at (800) 888 7292 (8am-5pm CST) and refer to Plan ID#550M.