



Dear Camp Family

First of all, let me express our delight that you will be joining us for our 80<sup>th</sup> Season. We are working hard to make it the best ever.

**The information in this letter is very important, so please take the time to read it and consider it.**

The camping industry has been hit unusually hard by insurance companies either raising rates or ceasing to insure camp property because of the rise of wildfires in the West. Our insurance company of many years, for example, ceased insuring camp structures against wildfire from Colorado to California. Many individual home owners in the area are experiencing the same difficulties in securing coverage. We were notified of our insurance company's decision to not renew our policy in October of 2019. In the meantime, we have found another insurance company to insure our property and business but at a much higher cost for less coverage. As a result, if a camp session was cut short because of a wild fire in the area, **we would not be able to refund families for the first 7 days of missed camp**. For our many one-week campers that would amount to an entire stay.

Please read on and we'll share our solution.

Upon beginning our new policy on December 1, we immediately set out to find some forms of Tuition Insurance that would FULLY cover parents in case camp was closed because of a wild fire in the area or because a fire in the distance compromised the air quality to the point that health authorities ordered us closed.

With the help of our insurance broker, we found the following Tuition/Travel Insurance for families. We have included a flyer explaining the details of one of these programs. Please look at it over carefully. Below are the programs we have found that would be able to provide affordable insurance (between 3% and 5% of your total tuition investment).

- **Peace of Mind Insurance** (<https://amskiercampprogram.trawickinternational.com/>)
- **Program Protector** (<https://programprotector.mhross.com/>)
- **Square Mouth Travel Insurance** (<https://www.squaremouth.com/>)

**Why didn't Friendly Pines Camp include this in the tuition?** As we said, we were not informed of the insurance cancellation until October. We didn't secure new insurance until the end of November. It wasn't until then that we would be aware of the cost and the terms of coverage. Our prices had been set and we had been enrolling campers since September. We, therefore, figured the only way to do this was to let parents make their own decisions. Some parents, for instance, whose children are coming to camp in July may not want to buy the insurance because the fire season is ending or over due to the monsoons. There, of course, is still a risk. There has always been. But families can decide.

**When do you have to enroll in the Tuition Insurance?** It will vary from policy to policy. Some may allow enrollment up to 48 hours before arrival. Read the policy carefully.

**How Do I Enroll?** Go to the websites we have provided and enroll online. If you do and end up with problems or unanswered questions, as we may need to find answers or steer people away from certain programs. All of these, however, are noted for their reputation, so we feel confident in referring you.

Wildfires have always been a fact of life in the west. We have been dealing with them for the 80 years of our existence. We have a plan for evacuation and safety. We have a fire department just 300 yards from the entrance of camp. We work hard to keep the camp firewise and safe. But wildfires are a reality in the western United States, and this is one way you can protect your investment. Please consider it.

Cordially,

Kevin Nissen  
Director