



Peace of Mind Coverage

With “Cancel for Any Reason” Option

Peace of Mind coverage enables you to recoup your lost investment in camp tuition when your camper(s) is forced to cancel his or her visit to camp. Similar to trip insurance, for a reasonable cost you can purchase Peace of Mind Coverage to help protect the non-refundable portion of the tuition to send your child to camp.

What does Peace of Mind Coverage pay for?

The primary purpose is to reimburse you for the unused, non-refundable tuition when your camper cannot attend camp or must leave camp early. The most common reasons are an illness/injury to the camper or an immediate family member or the death of family member.

Previously known medical conditions are included in coverage as long as the camper has not received medical treatment or medication in the 60 days prior to the purchase of the policy.

Peace of Mind also includes coverage for additional travel expenses both to and from camp, travel delay expenses to and from camp, and emergency medical transportation expenses.

What does Peace of Mind Coverage Cost?

The cost for Peace of Mind Insurance is 3% of tuition.

What is the “Cancel for Any Reason” Add-On?

It is an optional additional coverage. If purchased, it reimburses you for up to 75% of unused, non-refundable tuition for any reason at all up to 48 hours prior to the start of camp. Adding the “Cancel for Any Reason” option to the Peace of Mind Coverage increases the cost to 4.8%. The option can be added by final trip payment. This option is available to US residents in all states except WA, NH, and NY.

Examples of Covered Peace of Mind Claims:

Situations below are presented as examples; actual claims are adjudicated on the specific facts of each event. Please see your Certificate of Insurance for complete details

- *Just prior to arrival, your camper is diagnosed with a previously unknown, serious health condition and cannot attend camp. Peace of Mind will reimburse you for the non-refundable portion of the camp tuition, based on the tuition refund terms as specifically outlined in the camper enrollment agreement.*
- *After camp has started, a wildfire breaks out miles away. Even though there is no immediate danger to camp, smoke drifts over camp seriously degrading air quality, causing your camper to suffer medical respiratory issues that require him or her to leave camp and seek treatment. Peace of Mind will pay you for the unused, non-refundable camp tuition.*

- *A natural disaster, such as a wildfire or mudslide, blocks the roadway leading to camp for at least 48 hours, delaying your camper's arrival to camp. Peace of Mind will reimburse you for the non-refundable lost tuition.*
- *A week before camp opens, a flash flood hits camp, making the entire site uninhabitable for the entire camp season. Peace of Mind will reimburse you for the non-refundable camp tuition.*
- *You or another family member is seriously injured in a car accident halfway through the season and your camper needs to leave camp early to be with your family. Peace of Mind will pay for the unused, non-refundable camp tuition.*

Examples of Covered "Cancel for Any Reason" Add-On Claims:

This is an optional coverage which must be purchased prior to your final camp payment. Not available to residents of WA, NH, NY.

Situations below are presented as examples; actual claims are adjudicated on the specific facts of each event. Please see your Certificate of Insurance for complete details.

- *Due to wildfires in the area of camp, you decide that your child should not attend camp due to possible safety concerns and potential health risks. "Cancel for Any Reason" will reimburse you for up to 75% of the unused, non-refundable tuition as long as the decision is made no later than 48 hours prior to the start of camp.*
- *Your camper is scheduled to attend only the second session at their camp. There is an outbreak of norovirus at camp partway through the first session. The outbreak is so severe, local Health Department Officials order that camp be shut down for the rest of the session and all of the second session. "Cancel for Any Reason" will reimburse you for up to 75% of the of the non-refundable second session camp tuition.*
- *You or another parent lose your job prior to the start of camp causing significant financial stress to your family. "Cancel for Any Reason" will reimburse you for up to 75% of the non-refundable tuition as long as the decision is made no later than 48 hours prior to the start of camp.*

For additional descriptions of benefits see your Certificate of Insurance.

Benefits listed are per person and describe all of the travel insurance benefits, underwritten by Nationwide Mutual Insurance Company. There are certain restrictions, exclusions and limitations that apply to all services and coverages. Plan benefits, limits, and provisions may vary by state. To review full plan details online, visit www.trawickinternational.com. You will receive a Certificate of Insurance depending on your state of residence and description of 24-hour emergency assistance services which describes the benefits and limitations in detail.