

It's important to realize the major differences between a traditional travel insurance policy and a summer program insurance policy.



10



THINGS TO KNOW WHEN BUYING SUMMER CAMP INSURANCE

Summer camp is a time for enrichment and activity for your child. Don't let a "what if" ruin your investment.

- 1 WORDING** It seems simple, but when researching insurance, look for policies that specifically mention "program."
- 2 EXPERIENCE & RELIABILITY** Be sure you work with a reliable provider who has years of experience insuring summer program participants.
- 3 CLAIMS PAYMENT HISTORY** Money talks. Work with a provider that has a proven track record of paying claims to summer program families.
- 4 HOMESICKNESS** Most children feel homesick when they're at camp. Parents should select summer program insurance plans that do not have any psychological exclusion.
- 5 SPORTS EXCLUSIONS** Sports are an integral part of many summer camp programs. You'll want a plan that includes coverage for recreational sports.
- 6 EPIDEMIC EXCLUSIONS** Many travel insurance plans exclude coverage for epidemics and pandemics. Be sure to purchase a plan that covers these types of outbreaks.
- 7 CANCEL FOR ANY REASON** Traditional travel insurance plans will only offer this coverage if it is purchased within two-weeks of initial deposit. Pick a plan that allows families to obtain cancel for any reason coverage as long as the insurance is purchased before the final payment for the program is made.
- 8 MEDICAL EXPENSES** Many medical providers utilized at a summer program are often considered out of network by a family's health insurance plan. Summer Program insurance can supplement a family's health insurance plan.
- 9 PRE-EXISTING CONDITIONS** Most generic travel insurance plans will only waive a pre-existing condition if the plan is purchased within 14 days of initial deposit. Summer program-specific plans often allow families to waive a pre-existing condition as long as the insurance is purchased before the final payment for the program is made.
- 10 U.S. AND NON U.S. RESIDENT** International participants at your summer camp can make for memorable friendships. Be sure to work with a provider who can cover participants worldwide.

Researching more about these plans and asking questions of the provider will help parents have more confidence when making the investment in a summer program for their children. Families should always review any specific summer program insurance plan before purchasing.