

As you may know, CampDoc offers camp-specific insurance that families can purchase, which includes **cancellation and interruption** coverage as well as coverage for **emergency medical expenses**.

Both the **Basic** and **Deluxe** plans we offer can cover individuals if either a family member contracts an illness before they leave for camp, or if they contract an illness while they are at camp. With the **Cancel for Any Reason** option, the **Deluxe** plan will cover tuition reimbursement if a family decides to cancel over concerns about an illness.

Scenario	Basic Plan	Deluxe Plan**
A participant or a participant's family member contracts an illness BEFORE camp begins.	<p style="text-align: center;">Yes Cancellation Benefits Apply</p>	<p style="text-align: center;">Yes Cancellation Benefits Apply</p>
A participant contracts an illness while AT camp.	<p style="text-align: center;">Yes Interruption and Emergency Medical Benefits Apply</p>	<p style="text-align: center;">Yes Interruption and Emergency Medical Benefits Apply</p>
A family wants to cancel their registration due to CONCERNS or FEAR over an illness.	<p style="text-align: center;">No</p>	<p style="text-align: center;">Yes Cancel for Any Reason Benefits Apply</p>

****We were just informed by Arch that they will be suspending sales of our Deluxe plan on Friday, March 20th at 11:59pm ET.**

We were told that given the current environment of the country and world, the exposure of the Cancel for Any Reason (CFAR) benefit in the Deluxe plan is well beyond what the coverage was ever designed, built, and rated for.

Families that are interested in the Deluxe plan will need to purchase the plan before Saturday, March 21st.

Please note that all Deluxe plan policies that were previously purchased will be honored and serviced as they normally would. This change only impacts the ability to purchase the Deluxe plan moving forward

Please note that there are some exclusions to any insurance plan, for example: if a participant already has a virus and then purchases a plan, they will not be covered. You can review the full description of coverage at www.campdoc.com/protection-plan.



Camp Manito-wish YMCA Protection Plan

Camp Manito-wish YMCA now offers travel and emergency medical protection through CampDoc.

Prepaid deposits and non-refundable travel arrangements can be covered in case of cancellation or interruption, sickness or injury, or in the event a parent loses their job.

Participants will also be eligible for first payer coverage with no deductibles for emergency medical expenses during international and domestic trips, in case of sickness, accidents, evacuation, and transportation home.

Please find additional details and instructions on the following pages. If you have any questions, please email protection-plan@campdoc.com or call 734.636.1000.

Happy camping,

The CampDoc Team

Coverage and Services

Please visit www.campdoc.com/protection-plan to review the full plan details found in the Description of Coverage.

Base Plan Benefits

Camp Program Cancellation
 Camp Program Interruption
 Trip Delay
 Baggage & Personal Effects
 Baggage Delay
 Emergency Medical & Dental Expense
 Emergency Evacuation & Repatriation
 Accidental Death & Dismemberment
 Travel Assistance & Concierge Services

Coverage Per Person

100% of Insured Trip Cost
 150% of Insured Trip Cost
 \$1,000
 \$1,500
 \$250
 \$50,000
 \$250,000
 \$25,000
 Included

Costs

The protection plan costs are as follows:

Trip Cost*	Basic Plan Cost	Deluxe Plan Cost
\$0 - \$500	\$32.00	\$51.00
\$501 - \$1,000	\$38.00	\$60.00
\$1,001 - \$1,500	\$57.00	\$91.00
\$1,501 - \$2,000	\$76.00	\$121.00
\$2,001 - \$2,500	\$95.00	\$151.00
\$2,501 - \$3,000	\$113.00	\$181.00
\$3,001 - \$3,500	\$132.00	\$212.00
\$3,501 - \$4,000	\$152.00	\$244.00
\$4,001 - \$4,500	\$171.00	\$274.00
\$4,501 - \$5,000	\$190.00	\$304.00
\$5,001 - \$5,500	\$209.00	\$334.00
\$5,501 - \$6,000	\$228.00	\$365.00
\$6,001 - \$6,500	\$247.00	\$395.00
\$6,501 - \$7,000	\$266.00	\$425.00
\$7,001 - \$7,500	\$285.00	\$455.00
\$7,501 - \$8,000	\$303.00	\$486.00
\$8,001 - \$8,500	\$322.00	\$516.00
\$8,501 - \$9,000	\$341.00	\$546.00
\$9,001 - \$9,500	\$360.00	\$576.00
\$9,501 - \$10,000	\$379.00	\$606.00
\$10,001 - \$15,000	4.6% of Trip Cost	7.4% of trip cost

*The above costs do not include airfare, but you may choose to protect your airfare as well.

For added protection, consider the **Deluxe plan**. All the coverage and services of our Basic plan, with the addition of Cancel for Any Reason coverage.

This protection plan will provide tuition coverage up to \$15,000. Campers attending programs with tuition greater than \$15,000 may purchase the above plan, but should email protection-plan@campdoc.com if they are interested in purchasing supplemental coverage.

How to Purchase

Please note that the adjusted fee will be listed in your CampDoc account. You should change the tuition amount to what you actually pay when purchasing the protection plan (i.e. if you pay the actual fee, increase the amount; if you receive financial assistance, decrease the amount).

1. Sign into your CampDoc account and click on the **Protection Plan** link.
2. **Select** the events you'd like to add coverage for.
3. Enter in amount of your **Transportation** (e.g. airfare).
4. Select the **Basic** or **Deluxe** plan.
5. Search for your **Address** and select **Confirm Location**.
6. Select **Continue** and proceed to make **Payment**.

CampDoc Sarah Abbott / Protection Plan
Camp Arbor

Jon Abbott
Sarah Abbott

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+ NEW PARTICIPANT

Protection Plan

⏪ Camp Arbor recommends that any camper without medical insurance purchase a protection plan.

Protect Sarah and their upcoming trip with a protection plan through CampDoc.

- **Cancellation and Interruption.** Prepaid deposits and non-refundable travel arrangements can be covered in case of cancellation or interruption, sickness or injury, or in the event a parent loses their job.
- **Emergency Medical Expenses.** Participants will also be eligible for **first payer coverage** with **no deductibles** for emergency medical expenses during international and domestic trips, in case of sickness, accidents, evacuation, and transportation home.

For added protection, consider the **Deluxe** plan. All the coverage and services of our **Basic** plan, with the addition of Cancel for Any Reason coverage.

Want to see more? Go to www.campdoc.com/protection-plan for additional information and a summary of the **Basic** and **Deluxe** plan details.

If you are flying and want to protect your airfare, just enter the amount of your airline ticket below.

Maximum insurable trip cost up to \$15,000. If you wish to include add-ons, adjust your tuition below to reflect the correct dollar amount. Please note that coupons are not covered through the protection plan.

Session 1 » Navigator (5 days)

TUITION	TRANSPORTATION	INSURED AMOUNT	BASIC COST	DELUXE COST	SELECTION
\$ 310.00	\$ 100	\$410.00	\$32.00	\$51.00	Basic Deluxe

You will insure \$410.00 for the program selected above. Click Continue below to purchase the protection plan for only \$32.00

* Participant's Primary Address
1 Main St, New York, NY, 10044, US

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Notes

- Camp Manito-wish YMCA is not the provider of this protection plan.
- This is a brief description of coverage. Please refer to the Description of Coverage at www.campdoc.com/protection-plan for a summary of the plan details, including the terms, conditions, limitations, and exclusions.
- For questions regarding benefits, contact Arch Insurance Solutions at (844) 872-4165. Insurance coverages are underwritten by Arch Insurance Company, NAIC #11150.



Protection Plan FAQs

Hundreds of our camps and their families requested that we offer a protection plan to help them safeguard against unknown risks, and we began offering this service in 2015. However, we know that for some camps this is a new concept, and we've put together an FAQ to help answer all of your questions and clarify why so many camps and parents find this optional benefit to be so helpful.

Consider the possibility that a camper becomes ill, or that a parent loses their job, and that camper can no longer attend camp. Imagine the unexpected expenses if a camper has a medical emergency at camp and needs to go to the hospital, or breaks an arm in the wilderness and needs a helicopter evacuation.

Our integrated protection plan offers quality coverage for campers in case of cancellation or interruption and also provides first payer medical coverage with no deductible for emergency medical expenses.

You can visit www.campdoc.com/protection-plan to review the full plan details found in the Description of Coverage.

As always, please do not hesitate to contact us if you ever have questions. You can contact your account manager, email our general help desk at help@campdoc.com, or call us anytime at 734.636.1000.

Happy camping,

The CampDoc Team



What is the benefit for my camp?

You work hard to fill all of their spots each session, and statistically will have a certain number of cancellations. It can be a challenge not knowing how many campers will cancel as you plan your budget each summer. The protection plan helps reduce anxiety for camp directors when they have to impose a penalty for campers who cancel.

Unexpected emergency medical expenses can be scary too. For example, if a camper were to need to go to an emergency room or a helicopter evacuation during a backcountry trip, this burdensome cost would not fall on the camp or family if they purchased a protection plan.*

What are the cancellation and interruption benefits?

Prepaid deposits and non-refundable travel arrangements can be covered in case of cancellation or interruption, sickness or injury, in the event a parent loses their job, and many more.

What are the emergency medical expense benefits?

Participants will also be eligible for **first payer coverage** with **no deductibles** for emergency medical expenses during international and domestic trips, in case of sickness, accidents, evacuation, and transportation home. This means that if a child gets ill or injured at camp, the protection plan would pay before the family or the camp's insurance. Or if the family/child does not have insurance, this would provide emergency coverage for them while they are at camp.

How much does the plan cost?

The cost of the protection plan will depend on the amount of tuition and transportation costs the family wants to cover. When your families sign in to their CampDoc account, they'll be able to view the cost of the plan prior to purchasing.

Is there any cost for my camp?

Nope, there is no additional cost to the camp.

What if campers don't cancel for a covered reason?

Participants may purchase the **Deluxe** plan, which includes all the coverage and services of our **Basic** plan, with the addition of **Cancel for Any Reason** coverage. If the participant purchased the **Basic** plan, this is the time when you can choose whether or not to impose a penalty, but now you can address these situations individually rather than having this concern for every cancellation.

What if a family doesn't want to purchase a plan?

Not a problem, the protection plan is completely optional for the families, and they can simply bypass it.

Can I purchase plans for my families?

You sure can! Many of our camps choose to purchase plans for uninsured campers or international participants who may not have medical coverage while they are traveling outside of their home country.

What if a family only wants emergency medical coverage?

If a family is only interested in purchasing a protection plan for emergency medical coverage, and they do not want coverage for tuition and transportation costs, they'll simply enter \$0.00 for these amounts when purchasing the plan. In this instance, there is no coverage for cancellation or interruption.

SESSION ⓘ	TUITION ⓘ	TRANSPORTATION ⓘ	INSURED AMOUNT	PLAN COST
<input checked="" type="checkbox"/> Session 1 » Ranger	\$ 0.00	\$ 0.00	\$0.00	\$27.00
Totals			\$0.00	\$27.00

How do I know if a camper purchased a plan?

When you sign into the Provider Portal, just click on the Protection Plan link in the menu to view a list of plans purchased by your families for upcoming sessions.

What is the refund policy?

If a family is not completely satisfied within 10 days of purchasing the protection plan, they may contact us for a refund. We will refund their premium if they have not departed on their trip or filed a claim. Plans are non-refundable and non-transferable after 10 days of purchase.

Who do families contact if they have questions on benefits or need to make a claim?

For questions regarding benefits and to make a claim, families may contact Arch Insurance Solutions at 844-872-4165.

**This document provides a broad overview of the policy and does not revise or amend the policy. Please refer to the Description of Coverage at www.campdoc.com/protection-plan for details.*

Protection Plan Purchase Instructions for Families

1. Sign into your CampDoc account and click on the **Protection Plan** link.
2. **Select** the events you'd like to add coverage for.
3. Enter in amount of your **Transportation** (e.g. airfare).
4. Select the **Basic** or **Deluxe** plan.
5. Search for your **Address** and select **Confirm Location**.
6. Select **Continue** and proceed to make **Payment**.

The screenshot shows the CampDoc user interface for Sarah Abbott. The left sidebar contains navigation links: Jon Abbott, Sarah Abbott (selected), Registration, Health Profile, Account, Protection Plan (1), CampGrams, Emergency Plan, Custom Labels, and Trusted Contacts. A '+ NEW PARTICIPANT' button is also visible. The main content area is titled 'Protection Plan' and includes a recommendation to purchase a plan. It lists two plan options: 'Cancellation and Interruption' and 'Emergency Medical Expenses'. A table below shows the cost breakdown for 'Session 1 » Navigator (5 days)'. The table has columns for TUITION, TRANSPORTATION (2), INSURED AMOUNT (3), BASIC COST, DELUXE COST, and SELECTION (4). The selected 'Basic' plan has a total cost of \$32.00. Below the table is a text box for the participant's primary address (5) and a 'CONTINUE' button (6). A 'BACK' button is also present.

CampDoc Sarah Abbott / Protection Plan
Camp Arbor

Jon Abbott

Sarah Abbott

Registration

Health Profile

Account

Protection Plan 1

CampGrams

Emergency Plan

Custom Labels

Trusted Contacts

+ NEW PARTICIPANT

Protection Plan

🔔 Camp Arbor recommends that any camper without medical insurance purchase a protection plan.

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Want to see more? Go to www.campdoc.com/protection-plan for additional information and a summary of the **Basic** and **Deluxe** plan details.

If you are flying and want to protect your airfare, just enter the amount of your airline ticket below.

Maximum insurable trip cost up to \$15,000. If you wish to include add-ons, adjust your tuition below to reflect the correct dollar amount. Please note that coupons are not covered through the protection plan.

2 **Session 1 » Navigator** (5 days) 4

TUITION	TRANSPORTATION	INSURED AMOUNT	BASIC COST	DELUXE COST	SELECTION
\$ 310.00	\$ 100 3	\$410.00	\$32.00	\$51.00	Basic 4 Deluxe

You will insure \$410.00 for the program selected above. Click Continue below to purchase the protection plan for only \$32.00 .

* Participant's Primary Address 5

1 Main St, New York, NY, 10044, US

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