

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.com 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.com account, they'll be able 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?

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.com 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. Search for your **Address** and select **Confirm Location**.
5. Select **Continue** and proceed to make **Payment**.

CampDoc.com Sarah Linton / Register / Insurance
Discovery

Sam Linton

Sarah Linton

Registration

Profile

Account

Protection Plan 1

CampGrams

+ NEW PARTICIPANT

Protection Plan

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

- **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.

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

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

Maximum insurable trip cost up to \$10,000. Please note that add-ons and coupons are not covered through the protection plan.

SESSION	TUITION	TRANSPORTATION	INSURED AMOUNT	PLAN COST
2 <input checked="" type="checkbox"/> Session 1 (21 days)	\$ 750.00	\$ 100.00 3	\$850.00	\$36.00
Totals			\$850.00	\$36.00

A Protection Plan will insure \$850.00 for the sessions selected above.

* Participant's Primary Address 4
1 Main St, New York, NY 10044, USA

SET ADDRESS

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