

# TOP 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 – it's something you can insure. But it's important to realize the major differences between a traditional travel insurance policy and a summer program insurance policy.

- 1 WORDING** It seems simple, but when researching insurance, parents should look for policies that specifically mention "program." Ensure your insurance policy utilizes specific program cancellation language so a local summer program session in your town is covered as well as one across the country.
- 2 EXPERIENCE & RELIABILITY** Familiarity is important. How many summer program participants has the provider insured for cancellation/interruption? Be sure you are working with a reliable provider who has years of experience insuring summer program participants.
- 3 CLAIMS PAYMENT HISTORY** Money talks. Work with a plan provider that has a proven track record of paying claims to summer program families.
- 4 HOMESICKNESS** It's a fact, most children feel homesick when they're at camp. Keep in mind that almost all travel insurance plans exclude coverage for any psychological conditions. 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. Many conventional travel insurance plans exclude coverage for amateur sports, so you'll want a plan that includes coverage for amateur 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 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. This rarely works for families of summer program participants. Summer program-specific plans often allow families to waive a pre-existing condition as long as it's purchased before the final payment for the program.
- 8 CANCEL FOR ANY REASON** Many traditional travel insurance plans will only offer this coverage if the plan is purchased within two-weeks of initial deposit. Pick a plan that allows families to obtain cancel for any reason coverage as long as it's purchased before the final payment for the program.
- 9 U.S. AND NON U.S. RESIDENTS** 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.