

Peace of Mind Coverage



Peace of Mind coverage helps protect your investment in your child's summer camp experience.

Like trip insurance, for a reasonable cost, you can purchase coverage to **help protect the non-refundable portion of your camper's tuition.**

What does Peace of Mind Coverage pay for?

The primary purpose is to reimburse you for the unused, non-refundable tuition for your camper who cannot attend camp or must leave camp early. The most common reasons are an unforeseen illness/injury (**including Covid-19**) to your camper or an immediate family member or the death of family member.

Previously known medical conditions are included in coverage as long as your camper has not received medical treatment or medication in the 60 days prior to the purchase of the policy. **This includes a condition that is treated or controlled solely through the taking of prescription medicine and remains treated or controlled without any adjustment or change in the required prescription throughout the 60 day period before 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.**

Examples of Covered Peace of Mind Claims:

- *Just prior to arrival, your camper is diagnosed with a previously unknown, serious health condition, such as Covid-19, 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 your camper's 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 your camper to leave camp and seek treatment. Peace of Mind will pay 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.*
- *Your camper's parent is seriously injured in a car accident halfway through the season and your camper needs to leave camp early to be with family. Peace of Mind will pay for the unused, non-refundable camp tuition.*

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