

Exclusions & Limitations

The following exclusion applies to the Medical Expense, Trip Cancellation, Trip Interruption, and Trip Delay coverages: We will not pay for loss or expense caused by or incurred resulting from a Pre-Existing Condition, as defined in the plan, including death that results therefrom. This exclusion does not apply to benefits under Medical Evacuation and Repatriation Benefits.

The following exclusion applies to the Accidental Death & Dismemberment coverage: We will not pay for loss caused by or resulting from Sickness of any kind.

The following exclusions apply to all coverages: We will not pay for any loss under the plan, caused by, or resulting from: suicide, attempted suicide, or intentionally self-inflicted injury, while sane or insane (while sane in CO and MO); mental, nervous, or psychological disorders except if hospitalized (does not apply to Medical Expense Benefits); being under the influence of drugs or intoxicants, unless prescribed by a physician; normal pregnancy or resulting childbirth (except for complications of pregnancy) or elective abortion; participation as a professional in athletics while on the covered trip; riding or driving in any motor competition; declared or undeclared war, or any act of war; civil disorder (does not apply to Trip Delay); travel warning/alert; service in the armed forces of any country; operating or learning to operate any aircraft, as pilot or crew; scuba diving, mountain climbing, bungee cord jumping, skydiving, parachuting, hang gliding, parasailing or travel on any air supported device, other than on a regularly scheduled airline or air charter company; any criminal acts, committed by you; a loss or damage caused by detention, confiscation or destruction by customs; elective treatment and procedures; medical treatment during or arising from a covered trip undertaken for the purpose or intent of securing medical treatment; a loss that results from an illness, disease, or other condition, event or circumstance and the loss occurs at a time when the plan is not in effect for you; a diagnosed sickness from which no recovery is expected and which only palliative treatment is provided and which carries a prognosis of death within 12 months of your effective date; sickness, injury or death if insurance is purchased after entering a hospice facility or receiving hospice treatment.

Please refer to your Description of Coverage for Baggage/Baggage Delay exclusions.

DEFINITIONS: Pre-Existing Condition means an illness, disease, or other condition during the 60 day period immediately prior to the date the plan payment has been received by the Policyholder for which you or your Traveling Companion or Family Member is scheduled or booked to travel with you: 1) received or received a recommendation for a diagnostic test, examination, or medical treatment; or 2) took or received a prescription for drugs or medicine. Item (2) of this definition does not apply to a condition which is treated or controlled solely through the taking of prescription drugs or medicine and remains treated or controlled without any adjustment or change in the required prescription throughout the 60 day period before coverage is effective under this Policy.

This plan provides insurance coverage for a covered trip. The purchase of travel insurance is not required to purchase any other product or service from the travel retailer. You may already have coverage that provides similar benefits and you may wish to compare the terms of this coverage with your existing coverage. If you have questions about your current coverage, call your insurer or agent. The travel retailer is not qualified to answer questions about the benefits, exclusions or conditions of the travel insurance. Travelex Insurance Services, Inc. 9140 Dodge Street, Suite 300, Omaha, NE 68114. Toll free 1-844-877-1871 Email: customerservice@travelexinsurance.com

California Residents: California Insurance Department: Toll free consumer hotline is 1-800-927-7357. Travelex CA Agency License #0D10209

New York Residents: The licensed producer represents the insurer for purposes of the sale. Compensation paid to the producer may depend on the policy selected, the producers expenses or volume of business. The purchaser may request and obtain information about the producer's compensation except as otherwise provided by law.

Travel insurance is underwritten by Transamerica Casualty Insurance Company, Columbus, OH; NAIC # 10952 (all states except as otherwise noted) under Policy/Certificate Form series TAHC5000. In CA, HI, NE, NH, PA, TN and TX Policy/Certificate Form series TAHC5100 and TAHC5200. In IL, IN, KS, LA, OH, OR, VT, WA and WY Policy Form Numbers TAHC5100IPS and TAHC5200IPS. Certain coverages are under series TAHC6000 and TAHC7000.

This brochure is a brief summary of the program, please review the Description of Coverage for an outline of benefits and amounts of coverage available to you. Your Individual Policy will govern the final interpretation of any provision or claim.

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Reasons to Buy

Summer Camp creates memories of a lifetime and can also mean encountering the unexpected. Help protect your camp investment from a variety of unforeseen events and travel with less stress! What would you do if:

- You or your camper becomes ill and can no longer travel
- Your camper has a medical emergency and needs to go to the hospital while at camp
- Upon arrival at camp, your camper's luggage is missing or damaged
- Your camper loses their passport and needs assistance to return home

Valuable Coverage

Relax and enjoy with this value-driven plan. Meet your essential travel needs with benefits such as:

- Camp Program Cancellation or Interruption, or Trip Delay
- Baggage Loss, Damage or Delay
- Emergency Medical Expense or Evacuations
- Pre-Existing Medical Conditions Waiver

First Payer Coverage

Easy claims handling, less time and hassle to receive reimbursement for eligible losses from Travelex first, with no deductibles. Funds may be recovered from your medical or other collectible insurance plans.

10 Day Free Look

If you are not completely satisfied within 10 days of purchasing this plan, Travelex will refund your premium cost, if you have not departed on your trip or filed a claim.

Summer Camp Travel & Emergency Medical Protection



CampDoc.com

Provided by:



Insurance Services

263A-0115

Benefit Highlights

Trip Cancellation & Interruption

Protects your camper's investment if the camp program is cancelled or interrupted. Recover non-refundable, prepaid trip costs for the following covered reasons:

- Sickness, Injury or Death¹
- Residence Uninhabitable
- Traffic Accident en Route
- Military Duty for Natural Disaster
- Subpoena/Court Order
- Involuntary Employment Termination/Transfer
- Inclement Weather
- Organized Labor Strike
- Quarantine
- Terrorist Act²
- Hijacking
- Jury Duty
- Mechanical Breakdown
- Documented Theft of Passport/Visa

Trip Delay

Provides reimbursement for additional costs such as accommodations, local transportation, telephone calls and meals if a trip is delayed 5 hours or more for a covered reason.

Baggage Loss or Damage

Safeguards personal articles and expenses if bags are lost, stolen, damaged.

Baggage Delay

Includes reimbursement for clothing and personal items if baggage is delayed for 12 hours or more.

Emergency Medical & Dental Expenses

Provides coverage for emergency medical and dental treatment if a sickness or injury occurs while traveling.

Emergency Medical Evacuation

Provides coverage for emergency evacuation, if necessary, to the nearest qualified medical facility. Also includes repatriation.

24 Hour AD&D

Provides coverage for loss of life, limbs or sight from a covered accidental injury while traveling.

Pre-Existing Condition Waiver

Purchase the plan with or before final trip payment and pre-existing medical conditions are eligible for coverage.

Travel Assistance & Concierge³

Includes a wide range of services before and during trips through a 24/7 toll free number. Includes assistance with medical emergencies, lost documents, or baggage, event ticketing, business services, and much more.

¹ Of you, a traveling companion, family member, domestic partner or business partner. ² Occurring within 30 days of your scheduled departure date. ³ Travel Assistance & Concierge Services are provided by the designated provider as listed in the Description of Coverage. ⁴ Underwritten by Transamerica Casualty Insurance Company. Coverage is up to the limits shown per person. ⁵ See Description of Coverage for full definition of Camp Program Fees.

**For more information,
visit CampDoc.com at
www.campdoc.com/protection-plan**

Base Plan Benefits	Coverage Per Person ⁴
Camp Program Cancellation	100% of insured trip cost
Camp Program Session Interruption	150% of insured trip cost
Trip Delay	\$1,000
Baggage Loss or Damage	\$1,500
Baggage Delay	\$250
Emergency Medical & Dental Expense	\$50,000
Emergency Medical Evacuation/Repatriation	\$250,000
24 Hour Accidental Death & Dismemberment	\$25,000
Travel Assistance & Concierge ³	Included

Free Online Registration.

a simple, no-cost online camp registration solution



Pricing like it should be. Free.

- No setup fees
- No monthly fees
- No hidden fees
- No surprises



Camp registration, simplified.

- Families can register and pay online
- No limits to camps, sessions, programs
- Flexible pricing, coupons, payment plans
- Automated confirmation and balance emails



Accept online payments.

- Accept Visa, Mastercard, AmEx, Discover
- Secure payment processing, PCI compliant
- Low merchant transaction charges
- Funds directly to your bank account



EHR integration.

- Online health forms
- Allergy and medication reports
- Illness and injury tracking

Visit www.campdoc.com or
call **734.636.1000** for a free demo!