



Camp Harlam continues to be committed to discovering new programs and options to increase value for our camp families. We are very excited to announce the availability of Program Protector.

The Program Protector Protection Plans are now available for purchase during the online registration process and if purchased, may protect up to the full cost of your session, and includes a variety of other benefits should the need arise.

Many times, the fun and excitement of camp is interrupted by unfortunate circumstances such as a family emergency or sickness, bags are lost or stolen or you may need to cancel due to other unforeseen circumstances.

There are two Plans available for you to choose from:

1. Standard Plan F530S: Plan Cost is 5% of your session fee. The Standard Plan includes a package of Non-Insurance Services plus insurance benefits including Program Cancellation and Interruption, Travel Delay, Medical Expense, Baggage, Baggage Delay and more

**Waiver of the Pre-Existing Condition Exclusion** The exclusion for Pre-Existing Condition will be waived provided: (a) Your payment for this Plan and enrollment form are received with or before the final payment for Your Program; and (b) You are not disabled from travel at the time Your plan payment is paid.

2. Enhanced Plan F530E: (Not Available to Residents of New York) – Plan Cost is 7.50% of the session fee. The Enhanced Plan includes a package of Non-Insurance Services plus insurance benefits including Program Cancellation and Interruption, Travel Delay, Medical Expense, Baggage, Baggage Delay, plus a Cancel For Any Reason benefit that allows you to cancel your Program for any reason up to 2 (two) days before your scheduled Departure Date as long as your payment for this plan is received within 20 days of the date your initial payment or deposit for your program is received.

If You cancel Your Program for any reason not otherwise covered by this Plan, benefits will be paid 75% of the Prepaid, forfeited, non-refundable Payment or Deposits You paid for Your Program.

Please Note: The Cancel For Any Reason Benefit is applicable to all sessions insured on this enrollment and cannot be used for individual sessions.

**Waiver of the Pre-Existing Condition Exclusion** The exclusion for Pre-Existing Condition will be waived provided: (a) Your payment for this Plan is received within 20 days of the date Your initial Payment or Deposit for Your Program is received; and (b) You are not disabled from travel at the time Your plan payment is paid.

Please go to the following websites to review the Plan Documents for your state of residence:

[www.tripmate.com/wpF530S/tic](http://www.tripmate.com/wpF530S/tic) for the Standard Plan; or

[www.tripmate.com/wpF530E/tic](http://www.tripmate.com/wpF530E/tic) for the Enhanced Plan

**The link to purchase coverage online is:** <https://programprotector.mhross.com/consumer/portal/URJHAR13PA>

If you have questions or want to purchase coverage by phone, please call the Customer Service Specialists for Program Protector at 1-833-297-2258 the code you will need to provide for Camp Harlam is URJHAR13PA and refer to plan #'s F530S or F530E.

This advertisement contains highlights of the plans, which include travel insurance coverages underwritten by United States Fire Insurance Company under form series T210 et. al. and TP-401 et. al. The Crum & Forster group of companies is rated A (Excellent) by AM Best 2021. C&F and Crum & Forster are registered trademarks of United States Fire Insurance Company. The plans also contain non-insurance Travel Assistance Services provided by Generali Global Assistance Services and FootprintID. Coverages may vary and not all coverage is available in all jurisdictions. **Insurance coverages are subject to the terms, limitations and exclusions in the plan, including an exclusion for pre-existing conditions.** In most states, your travel retailer is not a licensed insurance producer/agent, and is not qualified or authorized to answer technical questions about the terms, benefits, exclusions, and conditions of the insurance offered or to evaluate the adequacy of your existing insurance coverage. Your travel retailer may be compensated for the purchase of a plan and may provide general information about the plans offered, including a description of the coverage and price. The purchase of travel insurance is not required in order to purchase any other product or service from your travel retailer. CA DOI toll free number: 800-927-4357. MD Insurance Administration: 800-492-6116 or 410-468-2340. The cost of your plan is for the entire plan, which consists of both insurance and non-insurance components. Individuals looking to obtain additional information regarding the features and pricing of each travel plan component, please contact Trip Mate, 9225 Ward Parkway, Suite 200, Kansas City, MO 64114, 1-833-297-2258, [claimssupport@travelclaimsonline.com](mailto:claimssupport@travelclaimsonline.com), CA License # 0805270