

Sending Kids to Summer Camp? You may need insurance

You've selected the perfect summer camp for your child and thought of everything they need to enjoy their weeks of enrichment and activity. But what if something unforeseen happens?

While no mom wants to dwell on the "what ifs" (like a natural disaster, pandemics... remember H1N1 closing camps last summer?... or even a broken leg), these unfortunate situations are often unavoidable. Everyone knows summer camp is a pricey investment and now it's one that parents can insure.

"Summer camp insurance provides a safety net should plans change, something unforeseen happens or goes awry," says Mark Ceslowitz, president of TravMark, a specialty insurance company based in

Hoboken and a provider of summer camp insurance.

When researching insurance, parents should look for policies that specifically mention "summer camp." Traditional travel insurance policies exclude coverage for amateur sports and psychological conditions, which means a sports injury or homesickness won't be covered. Additionally, many of the exclusions and purchase deadlines in usual travel insurance policies are not appropriate for young people or summer camp. Ceslowitz says it's important to read the fine print and look for policies that are clearly designed with kids in mind. TravMark's comprehensive plan provides coverage for amateur sports and psychological condi-



tions and is specifically geared toward campers. The average cost of a summer camp insurance policy falls between four and six percent of the total program price.

TravMark developed the A+ Protection Plan, which includes coverage for program cancellation, program interruption, medical expenses, emergency evacuation and baggage/personal effects. Cancel For Any Reason coverage is also available. TravMark's plans will cover day camps, sports camps and overnight camps.

"Families now purchase travel insurance for hotel rooms, airline tickets and cruises. Purchasing insurance for camp tuition is no different," says Ceslowitz. "Purchasing an insurance policy may save families hundreds or more dollars in the event plans change or their child's camp session is interrupted."*

For more information on summer camp insurance, contact TravMark at 800-358-0779 ext. 221 or www.travmark.com

Sending Your Kids to Camp? What If Your Child Gets Homesick?

Let our A+ Protection Plan Protect Your Summer Investment



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