

TUITION INSURANCE & REFUND INFO



FREEDOM, MAINE 04941

HIDDEN VALLEY CAMP

A Summer Arts and Outdoors Community for Children Ages 8-14

Dear HVC Families,

As noted throughout the fall, we have been researching potential “tuition insurance” options. Not surprisingly, what we’ve learned is that the general insurance market is in turmoil and choices in the “trip and travel” sector are particularly limited. Only one tuition policy has become available, details below. We’ve also established refund policies (also below) with the potential to be of benefit to families. Most importantly, we trust that our plans for a robust successful camp season will make these considerations irrelevant in the long-run.

“Program Protector” plans are offered through our registration software provider. You can make this purchase [via this link](#) after you’ve registered. We’ve summarized the plans below, and more detailed information can be found on [Trip Mate’s FAQ](#).

This info represents the fruits of our research; HVC is neither encouraging or discouraging insurance purchases. Nor do we have a say in what benefits these companies offer. Note: US residents only.

The standard plan...

- Is similar to “trip interruption insurance” and would help if a physician deems attendance is impossible due to illness (including Covid) pre-camp or during a camp session.
- Has no “cancel for any reason” benefit, ie: families are not reimbursed if a camp chooses/is forced to close or if families change their summer plans.

The “enhanced” plan...

- Is not available to NY State residents.
- Cannot be purchased by any family that has ever paid tuition to HVC prior to this current enrollment.
- Must be purchased within 20 days of registration.
- Includes a “cancel for any reason” benefit that would likely help families canceling due to an abundance of caution.
- Pays 65% of the “prepaid, forfeited, non-refundable payments or deposits the insured has paid, provided cancellation takes place 2 days before the session begins.”
- Has additional “fine print” that should be read by any family considering this purchase.



HVC’s refund policy...

For the 2021 season only, the following refund policies will apply if camp is closed due to Covid -19:

If camp is canceled prior to January 1st: 65% (75% for “early” enrollees) of the deposit paid and 100% of all other amounts.

If camp is canceled from January 1st through May 1st: 65% (75% for “early” enrollees) of all payments.

If camp is canceled after May 1st: Refunds and/or credits will be provided solely for those amounts not designated for overhead and camper program and standard operating costs, including seasonal expenses.

2021 Covid-19 refund policies do not apply if camp is open and parents/guardians choose to cancel registration or withdraw campers early.

If you have any questions about policy details, we encourage you to consult Trip Mate’s FAQ. We’ll happily help you with all summer planning concerns, tuition-related and otherwise.

Peter + Meg Karsen