



# CAMPER ASSURANCE PROGRAM ("CAP")

## Complete Protection For Your Camp Tuition

### **What If ...**

Your child is sick or injured or is unable to attend camp for ANY reason?

### **Or If ...**

Your child receives a "once-in-a-lifetime" opportunity for next summer, or simply decides that she wants to try something different?

### **Or If ...**

A family emergency or personal financial situation makes it imprudent or impossible for your child to go to camp?

### **Or If ...**

Due to events in the U.S. or around the world you decide to keep your child close to home next summer?

## Would Your Camp Tuition Be Protected?

Each summer, thousands of children are unable to attend their camps for a variety of reasons. Depending on when you cancel, you will probably lose some or all of the money that you have paid. You could easily lose thousands of dollars if you find it necessary to cancel once your child is registered for camp.

In response to numerous requests from parents, and in recognition of the fact that we live in a very different world today than the one we grew up in, Kippewa for Girls is pleased to offer a new program that protects your camp investment if you find it necessary to cancel for ANY reason prior to the start of camp. This program is optional and must be selected and paid for when you register your child for camp.

Please refer to the Frequently Asked Questions on the back of this flyer for additional details about the program.

# Frequently Asked Questions

## **IS CAP THE SAME THING AS TRIP CANCELLATION INSURANCE?**

No. Insurance programs only protect you in the event of specific insured situations (medical emergency, death in the family, loss of job, etc.) and typically have a deductible. With CAP you can cancel for any reason and 100% of your payments are protected. CAP is more accurately described as a Cancellation Fee Waiver Program, whereby you receive different cancellation options if you sign up for the program. It's more like buying an unrestricted airline ticket as opposed to a non-refundable ticket or one that has penalties attached to changes.

## **ARE MY PAYMENTS REALLY PROTECTED IF MY CHILD CANCELS WITHOUT A GOOD REASON?**

Yes. You do not need to give us a reason to cancel under CAP. The only requirement is that you send us a written cancellation before camp opens. Depending on when you cancel, a portion of your payments will be retained as a credit for a future camp session for your child or a sibling.

## **I'M NOT SURE IF MY CHILD IS READY FOR SLEEP-AWAY CAMP YET. HOW DOES CAP HELP ME?**

It is extremely unusual that a child does not make the adjustment to camp, but it can happen. If you choose CAP and your child does not make the adjustment to camp your money is protected. If your child needs to leave camp early, the unused portion of your camp fee will be retained as a credit that can be used later when your child is older or transferred to an immediate family member.

## **CAN I SIGN UP FOR THE CAP PROGRAM AT ANY TIME?**

No. You must sign up and pay for CAP when you enroll your child for camp; however, you can not sign up for CAP after March 15, 2010 even if your child enrolls after that date. If you do not sign up for CAP and find it necessary to cancel, you will be subject to the standard cancellation penalties as detailed on the enrollment application.

## **WILL I GET 100% OF MY MONEY BACK IF I ENROLL IN CAP AND NEED TO CANCEL?**

Not necessarily, although 100% of your payments are protected. You will receive a full cash refund if you cancel in writing before January 1, 2010. If you cancel between January 1, 2010 and April 30, 2010, Kippewa for Girls will keep 10% of your tuition as a credit for a future camp session. If you cancel between May 1, 2010 and May 31, 2010, 25% of your tuition will be retained as credit. If you cancel after June 1, 2010 we will retain 50% as credit for a future camp session. The reason for this is that as the time for camp approaches we need to commit to more and more costs that are based on the number of campers we have. Additionally, it becomes increasingly difficult to fill empty spots later in the year. CAP is designed for families that are committed to camp, but who find it necessary to cancel for an unforeseen reason. It is not intended for someone that will probably never come back if they cancel.

## **WHY WOULDN'T I CHOOSE CAP?**

Since the cost of CAP is so small relative to the flexibility it affords you, there is almost no reason not to enroll in CAP if you and your child are sincerely committed to sleep-away camp. However, you should not choose CAP if you have good reason to believe that your child may not end up coming to camp next summer or in the future, as you may end up with a credit for a future camp session, and credits are not refundable.

***CAP has been developed in response to requests from parents, as a way to protect their payments in the unlikely event that their child is unable to attend camp. We hope you find it helpful. CAP is an optional program. Please feel free to share your thoughts about CAP with us so that we can make it even better in the future.***