

## **Program Protector Tuition Insurance Plan**

We are very excited to announce the availability of Program Protector tuition insurance plan, including Cancel for Any Reason and COVID coverage. We strongly encourage parents to secure tuition protection insurance, if you qualify. (Link to purchase coverage:

<u>https://programprotector.mhross.com/consumer/portal/ROBI1375CA.</u>) If purchased, these programs may protect up to the full cost of your session, and include a variety of other benefits should the need arise.

There are two Program Protection plans available, the Standard Plan and the Enhanced Plan, which we believe is the most comprehensive and protects your tuition investment. The below information is provided by the insurance provider. We encourage you to contact them directly to learn more.

Now is a wonderful time to take advantage of our last tuition discount incentives available for the year! Please see the <u>Dates and Rates</u> section of our website. Our <u>Online Application</u> can be submitted at any time if you should like to enroll to reserve spots.

It would be our pleasure to answer any questions you have about Robin Hood. Please reach us by email at robinhood@robinhoodcamp.com, or by calling 831-659-9143. Our Winter Office is located in Carmel, California, and we are available to discuss enrollment on the phone during our office hours of 7:30 am - 3:30 pm daily.

We hope these tuition insurance options provide you with additional confidence in sending your campers to Robin Hood this coming summer.

## \*\*\*\*\*\*

## **Program Protector Plans**

**1. Standard Plan** 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.

The Standard Plan's **Waiver of the Pre-Existing Condition Exclusion:** This 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: (Not Available to Residents of New York) Plan Cost is 7.50% of your 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 65% 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.

The Enhanced Plan's **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 detailed plan documents for your state of residence: <a href="https://www.tripmate.com/wpF530S/tic">www.tripmate.com/wpF530S/tic</a> for the Standard Plan; or <a href="https://www.tripmate.com/wpF530E/tic">www.tripmate.com/wpF530E/tic</a> for the Enhanced Plan

## Link to purchase coverage: <a href="https://programprotector.mhross.com/consumer/portal/ROBI1375CA">https://programprotector.mhross.com/consumer/portal/ROBI1375CA</a>

Please call the Customer Service Specialists for Program Protector at 1-833-297-2258 with any questions. The code you will need to provide for Robin Hood Camp is ROBI1375CA..

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 2020. 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. 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, claimssuport@travelclaimsonline.com,CA License # 0805270