

NEWS! NEWS! NEWS!

Tuition Refund Insurance

<http://www.travmark.com/sobel>

We are pleased to let you know about a viable tuition refund policy that your parents can buy directly from the insurer, that protects the non refundable portion of their tuition if their child can not come to camp, or must leave early, due to specific cause, or even for any reason if the expanded option is selected. The policy, offered through managing general agent TravMark, provides the following coverages for Camps and other Summer Program participants and their families:

- Program Cancellation
- Program Interruption
- Medical Expense/Emergency Assistance
- Personal Effects/Baggage
- Medical Records On Line
- Epidemic/Pandemic Coverage, including viruses like H1N1

THE ADVANTAGES OF OFFERING A TUITION REFUND PROTECTION PLAN

- Allows you a way to offer tuition protection to your families for campers who cancel or leave early.
- Even if your parents elect not purchase it, the fact that you offered them the ability to protect their non refundable tuition, will help you win any argument if the camper does not come to camp or must leave early.
- There is virtually no administration for you. Once you sign up through the insurers' website, a webpage will be created specifically for your camp families. You can link this webpage to your own website, or just advise parents in a mailing. If coverage is desired, the parents sign up and pay for it directly with the insurer, with no intervention from you required.
- Enrollment referral fees are paid to you by the insurer on all completed applications they receive on your behalf of your camp.

HOW TO OFFER TRAVMARK TO YOUR FAMILIES

- Coverage is purchased by your families through TravMark directly online, or they can download and mail in a payment form. Email confirmations and plan certificates are sent to them automatically after purchase.
- A website link is provided so that your camps' website can link directly to the Travmark website. The link will capture your camps' information and ensure that credit is given to you by the insurer.
- A one page letter is provided that should be sent to all camp families. The letter provides an overview of the plan, the Travmark website address, and your camps' Organization Name & Organization ID# which parents use during enrollment. It also advises how to apply for coverage on line, and provides the toll free number for the insurance company if they have further questions.
- If you are interested, just click the link below to download the Travmark Camp Affiliate Agreement and W-9 form, and fax it to Mark Ceslowitz of TravMark at 212 779 7731. Contact Mark Ceslowitz of Travmark at 800 358 0779x221. You will need a Camp Organization ID # from TravMark before mailing your families.

IMPORTANT NOTE: Some important coverages enhancements (Cancel for Any Reason and Waiver of Pre-Existing Conditions) are time-sensitive and require that the premium be received 90 days prior to the Scheduled Departure Date (unless your initial deposit for the Program is made within 90 days of the Scheduled Departure Date, in which case your premium must be received within 30 days of the date your initial deposit for the Program was paid).

TravMark Camp Affiliates

There are two forms of compensation available for making a TravMark Summer Camp Protection Plan available to your participants.

If you do not have an insurance license, compensation is only available on the non-insurance portion of the plan. Non-insurance services are equal to 30% of the total consumer cost. Non-insurance services can be purchased stand alone by contacting Trip Mate. Compensation will be paid at a rate of 33% of this amount or 10% of total consumer cost.

If licensed and appointed with United States Fire Insurance Company, compensation will be computed at 20% of total consumer cost. Insurance licensing guidelines vary from state to state. TravMark makes no representation as to whether or not travel insurance licenses will be approved in your state. Information on licensing can be found at www.tripmate.com/tilc.

SOBEL AFFILIATES – The SOLUTION for your Camp Insurance needs!



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