

June 1, 2004 - New Accident Medical Insurance Rates for 2004

Below are the Accident Medical rates for the 2004-2005 Camp season.

ALL camps and enrichment programs must now maintain accident medical coverage at the \$25,000.00 rates. This requirement supercedes any previous communication on accident medical coverage.

Please review the information and feel free to contact me if you have questions. Karan

ACCIDENT MEDICAL COVERAGE:

Insurance Carrier: Lloyds of London

Primary Accident Medical coverage with a limit of \$25,000.00 (per person per occurrence). We were able to secure the following classes of coverages. As a reminder, your camp classification will be determined by the carrier based on the type of activities for each camp or program, see below:

Limits of Coverage

\$25,000 - Accidental Death and Dismemberment

\$25,000 - Accident Medical Expenses

\$ 1,500 - Dental Benefit (result of a covered injury)

\$ 1,000 - Sickness Benefit (overnight campers **ONLY**)

-0- - No Deductible

Accident Medical Rates for 2004

Class One (**LOW RISK**) - \$.30 per camper per day

Class Two (**MEDIUM RISK**) - \$.40 per camper per day

Class Three (**HIGH RISK**) - \$.50 per camper per day

NOTE: Waivers must be signed by all participants. In the event of a claim you will need to provide the signed waiver.