

To setup protection plans, contact a Customer Service Specialist at Program Protector at (833) 297-2258.

Does Program Protector cover the Novel Coronavirus (COVID-19)?

Yes, it can. There is coverage that TravMark offers to parents who reside in the United States. This plan may be purchased by you either through the Camper Application, or following registration. Cancellations must be made at least two days before the session start date.

Concordia Language Villages offers the **Enhanced Plan**, which offers “Cancellation for Any Reason.” As an example, this plan would allow a parent to withdraw their child from camp over fears of Coronavirus and have some of their registration fees covered.

**There are the common restrictions to be noted for the Enhanced Plan: Families that reside in New York state are ineligible; cancellations must be made at least two days before the camp session begins; the coverage must be purchased before the final camp payment.*

How does enhanced plan work?

If parents purchased the **Enhanced Plan**, which includes a Cancel for Any Reason benefit, benefits may be paid based on the structure listed below.

CANCEL FOR ANY REASON BENEFIT :	
If You cancel Your Program for any reason not otherwise covered by this Plan, benefits will be paid for the percentage of the Prepaid, forfeited, non-refundable Payments or Deposits You paid for Your Program as shown in the Cancellation Penalty Schedule shown below, provided:	
a) Your payment for this Plan and enrollment form are received with or before the final payment for Your Program; and	
b) You cancel Your Program two (2) days or more before Your Scheduled Program Departure Date.	
Cancellation Penalty Schedule	
If Cancellation Penalty Amount Is:	Percentage of Penalty Amount Payable Is:
Up to 25% of Program Cost.....	100% of Penalty Amount
26% to 50% of Program Cost.....	85% of Penalty Amount
Over 50% of Program Cost.....	75% of Penalty Amount
These benefits will not duplicate any other benefits payable under the Plan or any coverage(s) attached to the Plan.	

Remember, cancellation must be two (2) days or more before the session begins. Program Protector is only available to campers residing in the United States. And the Enhanced Plan is NOT available to families residing in New York.

We have already enrolled our child(ren) for 2020. Can we still buy Program Protector?

Yes, parents who have already registered their children are still eligible to purchase insurance *as long as coverage is purchased before the final camp payment*. Call Program Protector to talk through the process.

What if Concordia Language Villages need to cancel a session because of low enrollment. Is that covered by Program Protector?

No. Program Protector covers cancellations of attendees, but does not cover instances where the camp has cancelled or eliminated a program.