



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 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... Your child decides he or she is not ready to attend overnight camp this summer?

Lake of the Woods & Greenwood is pleased to offer a program that protects your camp investment if you find it necessary to cancel for ANY reason prior to the start of camp. The CAP program is optional and must be selected and paid for at the time you enroll your child for camp. The CAP fee is non-refundable.

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, lost 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, and the remainder will be refunded.

Why would I choose CAP?

With CAP you can cancel for any reason and 100% of your payments are protected. In addition, 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 toward tuition another summer 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 at the same time you enroll your child. If you do not sign up for CAP and find it necessary to cancel, you will be subject to the standard cancellation penalties outlined during registration.

Will I get 100% of my money back if I enroll in CAP and need to cancel?

Below outlines how your payments are protected if you are enrolled in CAP and need to cancel:

CAP REFUND AND CANCELLATION POLICIES:

- Full refund for cancellations received by December 1st.
- For cancellations received between December 2nd - March 14th, camp will keep 10% of the total camp tuition as a credit for a future camp session.
- For cancellations received between March 15th – May 31st, camp will keep 25% of the total camp tuition as a credit for a future camp session.
- For cancellations received after June 1st, camp will keep 50% of the total camp tuition as a credit for a future camp session.

If you choose not to pay for CAP, the cancellation deadline is December 1st.