



DYF continues to be committed to discovering new programs and options to increase value for our camp families. We are very excited to announce the availability of Program Protector, a third party trip insurance option offered through our online registration platform.

The Program Protector protection plans are now available for purchase during the online registration process and if purchased, may protect up to the full cost of your session, and includes a variety of other benefits should the need arise.

Many times the fun and excitement of camp is interrupted by unfortunate circumstances such as a family emergency or sickness, last minute changes in plans, or needing to cancel due to other unforeseen circumstances.

There are two plans available for you to choose from:

1. Standard Plan F530S: **Plan Cost is 5% of your session fee.** The Standard Plan includes a package of assistance services plus insurance benefits including program cancellation and interruption, travel delay, medical expense, baggage, baggage delay and more.
2. Enhanced Plan F530E: – **Plan Cost is 7.5% of the session fee** and includes protection of the cancellation penalties (provided the requirements are met for coverage), if you cancel your program for any reason up to 2 days before your scheduled departure date 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.*

***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

Please go to the following websites to review the plan documents for your state of residence:

www.tripmate.com/wpF530S/tic for the Standard Plan; or

www.tripmate.com/wpF530E/tic for the Enhanced Plan.

If you have questions or want to purchase coverage by phone, please call the customer service specialists at Program Protector at 1-800-423-3632.

The code you will need to provide for DYF is DIAB5167CA and refer to plan #'s F530S and F530E.

Coverage can also be purchased online at:

<https://programprotector.mhross.com/consumer/portal/DIAB5167CA>

Certain benefits are only available if payment for these plans are received by Program Protector with or before your final payment for your program.