



Protection Plan FAQs

This FAQ is designed to help Christ In Youth (CIY) youth leaders and families understand the CampDoc Protection Plan, why it exists, and how it fits into CIY's church-led registration and payment model.

Quick Summary for Youth Leaders

- The Protection Plan is **optional** and chosen by families.
- It does **not** change how churches charge, fundraise, or collect trip payments.
- Claims are handled directly between the family and the insurer.

CIY Youth Leader Responsibilities

All Protection Plan questions and claims are handled directly between the family, CampDoc, and the carrier.

Youth leaders do **NOT** need to:

- Explain policy details to families
- Collect payments for the Protection Plan
- Manage claims or reimbursements
- Change how they collect or distribute trip funds

What is the CampDoc Protection Plan?

The CampDoc Protection Plan is an optional benefit for individual families that provides:

- Emergency medical coverage during the CIY event.
- Optional reimbursement for a family's own out-of-pocket costs if a participant must cancel or leave early due to an unexpected event.

It is designed to protect families from financial hardship caused by emergencies.

Who is the Protection Plan for?

The Protection Plan is for **individual families** who want extra peace of mind for:

- Emergency medical expenses.
- Their own prepaid, out-of-pocket costs related to attending a CIY event.

Families choose whether or not the plan is valuable for them.

What is the benefit for my church?

The Protection Plan is designed to work alongside your church's cancellation policies. A family who needs to cancel due to a covered reason can be reimbursed for their out-of-pocket trip expenses by the plan. The plan can also provide support in the case of an emergency medical event. If a child goes to an emergency room, this burdensome cost would not fall on your group or family if they purchased a protection plan.

Does the Protection Plan encourage students to cancel?

No. The Protection Plan does not encourage cancellations because standard policies only cover specific, unforeseen, and non-refundable reasons. The plan exists to protect families from unexpected emergencies, not to make cancellation more appealing.

How does coverage work when churches and families split costs?

Families may choose to insure **only the portion they personally expect to pay**, regardless of how the church structures the overall trip cost. This ensures that church funds are never impacted by a family's decision to purchase the plan.

What are the benefits?

- **Cancellation and Interruption:** Cancellation and interruption coverage reimburses documented, prepaid expenses if a participant must cancel or leave early due to a covered reason, such as illness or injury, job loss or relocation. Reimbursement is limited to expenses actually paid by the family.
- **Emergency Medical Expenses:** Emergency medical coverage helps protect families from unexpected medical expenses during the event, such as ambulance transport, emergency room visits, and urgent medical treatments. Many families choose the Protection Plan **only for medical coverage**, even if they do not insure trip costs.

What is the difference between the Basic and Deluxe plans?

- **Basic Plan:** Covers cancellation or interruption due to specific covered reasons such as illnesses or injuries.
- **Deluxe Plan:** Includes everything in the Basic Plan plus Cancel For Any Reason coverage.

How much does the plan cost?

The cost of the protection plan will depend on the amount of tuition and transportation costs the family wishes to cover. The cost of the plan will be displayed prior to purchase.

Is there any cost for my church or youth group?

No. There is no cost to churches, youth leaders, or CIY. The Protection Plan is purchased and managed entirely by families who choose to opt in.

What if a family doesn't want to purchase the plan?

No problem. The Protection Plan is completely optional, and families can simply decline and continue registration.

What if a family only wants emergency medical coverage?

If a family is only interested in purchasing a protection plan for emergency medical coverage, and they do not want coverage for tuition and transportation costs, they'll simply enter \$0.00 for these amounts when purchasing the plan. In this instance, there is no coverage for cancellation or interruption.

Group Registration - SuperStart Indiana 1 2026 » Discovery Church (2 days)

TUITION 	TRANSPORTATION 	INSURED AMOUNT	BASIC COST	DELUXE COST	SELECTION
\$ 0.00	\$ 0.00	\$0.00	\$37.00	\$61.00	<input checked="" type="radio"/> Basic <input type="radio"/> Deluxe

Are claims actually paid?

Yes. Claims for covered reasons that are properly submitted to Travel Insured are paid.

Is the policy refundable?

If families are not satisfied within 14 days of purchase and have not departed or filed a claim, they may request a full refund. Plans are non-refundable after 15 days.

Who do families contact if they have questions on benefits or need to make a claim?

For questions regarding benefits and to make a claim, families should visit www.travelinsured.com/docnetwork. They may also email our Support Team at support@campdoc.com or call us anytime at 734.636.1000.

Protection Plan Purchase Instructions for Families

1. Sign into your CampDoc account and click on the **Protection Plan** link.
2. **Select** the events you'd like to add coverage for.
3. Enter in amount of **Tuition** you wish to cover.
4. Enter in amount of **Transportation** you wish to cover (e.g. airfare).
5. Select the **Basic** or **Deluxe** plan.
6. Search for your **Address** and select **Confirm Location**.
7. Select **Continue** and proceed to make **Payment**.

Y Sarah Abbott

Registration

Profile Forms

Account

Protection Plan **1**

Trusted Contacts

Y Jon Abbott

+ NEW PARTICIPANT

Protection Plan

Protect **Sarah** and their upcoming trip with a protection plan through CampDoc.

- **Cancellation and Interruption.** Reimburses program costs in case Emery needs to cancel or interrupt a program due to a covered event. Covered events include sickness or injury, or a parent losing their job.
- **Emergency Medical Expenses.** Provides Emery with coverage for emergency medical expenses during international and domestic travel, in case of sickness or accidents during their program.

For added protection, consider the **Deluxe** plan. All the coverage and services of our **Basic** plan, with the addition of **Cancel for Any Reason*** coverage. **The Deluxe plan must be purchased at or before final trip payment.**

Want to see more? Go to www.campdoc.com/protection-plan for additional information, including important disclaimers, and a summary of the plan details. **Insurance coverages are subject to the terms, limitations and exclusions in the plan, including an exclusion for pre-existing conditions.**

Maximum insurable trip cost up to \$15,000. If you wish to include add-ons, adjust your tuition below to reflect the correct dollar amount. Please note that coupons are not covered through the protection plan.

2 **Group Registration - SuperStart » Discovery Church** (2 days)

TUITION	TRANSPORTATION	INSURED AMOUNT	BASIC COST	DELUXE COST 5	SELECTION
3 \$ 750	\$ 250 4	\$1,000.00	\$55.00	\$85.00	Basic Deluxe

You will insure \$1,000.00 for the program selected above. Click Continue below to purchase the protection plan for only \$55.00.

* Participant's Primary Address

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* The Deluxe plan is not available for residents of New York.

* Cancel for Any Reason coverage does not cover cancellations due to the failure of Christ In Youth to provide bargained for travel

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