Basic Description of Insurance Coverage for Camp and Retreat Ministries

Insurance Policy

Your personal insurance is primary for emergency medical care for accident or sickness. Campers are covered with **secondary** insurance through Camp and Retreat Ministries, up to \$2,000 per sickness and \$10,000 per accident. Ask your camp leader for details.

The policy is for immediate medical help. It will not cover any pre-existing conditions, nervous or mental health episodes. It does not pay for broken glasses, dental plates, hearing aids, or other such items.

Insurance Procedures

Each person attending Camp and Retreat Ministries-sponsored events at the Alton L. Collins Retreat Center, Camp Latgawa, Camp Magruder, Sawtooth Camp, Suttle Lake Camp, and Wallowa Lake Camp is automatically covered under the Camp and Retreat Ministries Insurance Policy.

In Case of Injury or Sickness at Camp:

Report the injury or sickness to the camp leader and procure an insurance claim form from the camp Director. Fill in the insurance claim form completely and return it to the site's director.

All itemized statements from the doctor and/or hospital should be mailed to:

Camp and Retreat Ministries 1505 SW 18th Ave Portland, OR 97201

As soon as bills are received, they will be forwarded to our insurance carrier for processing.

All incidents and accidents must be reported to the site's director <u>and</u> required forms must be completed and signed <u>before</u> leaving camp for the claim to be paid.