



Camp Hawkeye

Insurance Considerations

This page is provided to give an overview of insurance coverage and realities at camp, while a part of camp transportation (i.e. with a camp chaperone), and on out-of-camp Wilderness Adventure Trips. Hawkeye provides coverage for our international campers and all staff for most acute situations. However there are and have been situations that occur at camp that do not fall under the purview of our insurance coverage. For this reason we strongly recommend that international campers purchase travel insurance prior to the commencement of their time with camp. Travel insurance does provide certain coverage relating to luggage and travel that camp does not in addition to medical instances.

Camp Hawkeye does, of course, maintain a very healthy range of insurance coverage. This includes an umbrella liability policy and automobile, as well as something called Accident & Medical Insurance. This type of insurance provides for coverage of expenses incurred as a result of an **accident** at camp or outside of camp during transit or on a trip. Please understand the wording above that reads “accident.” This past summer alone there were three camper injuries that occurred prior to camp that required care during the session. These situations **are not** covered by our Accident and Medical policy. These were injuries sustained at home or at school in a home country that lingered and were treated by the camp nurse as well as a consulting physician and specialists.

Camp Hawkeye does provide round the clock medical staffing at camp. Our Registered Nurses are licensed by the state of New Hampshire and treat the overwhelming majority of scrapes, bumps, bruises, twists, sprains, sunburns, bites, and tummy-aches in our Health Center. This is done in accordance with organizational Standing Orders approved by a consulting physician. Any treatment within camp by our nurse is done free of charge. However, once an injury is such that it requires additional outside consultation or diagnostics then there is a cost element that becomes quickly expensive.

The reality is that the American system of medical care is responsive, capable, and oftentimes expensive. It is particularly expensive for those who do not have insurance coverage and must pay “out of pocket” for services. In order to avoid this situation we have elected to carry the additional insurance coverage that I referenced above as well as encourage all parents of international campers to purchase travel insurance as an additional precaution. We only encourage this however and do not require families to carry it. Please complete the slip below to acknowledge that you have read and understand this sheet. Also let us know what you have chosen to do. Include the details here or email them to us at your earliest convenience.

I have read and understand the coverage offered by Camp Hawkeye and the health staff provided therein. I also understand that Camp Hawkeye is encouraging me to purchase travel insurance before my child goes to camp.

I have chosen / I have chosen not ... to purchase travel insurance for my child _____.
(please check one) (child's name)

Please include company information and number here: _____.

Signature: _____

Date: _____

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