

## **Basic Description of Insurance Coverage for Camp and Retreat Ministries**

### **Insurance Policy**

Campers are covered by primary insurance for emergency medical up to \$4,000 per accident and \$1,500 for sickness. While it does serve as primary coverage, the camper insurance policy coverage is limited. Ask your camp leader for details.

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

Your personal insurance will be secondary to this coverage.

### **Insurance Procedures**

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

#### **In Case of Injury or Illness at Camp:**

Report injury 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 camp 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 camp director and required forms must be completed and signed before leaving camp for the claim to be paid.**