JULIAN KRINSKY CANCELLATION INSURANCE

Julian Krinsky Camps & Programs (JKCP) offers Cancellation Insurance for the following programs: Enrichment, Golf, Tennis, Xploration, and Residential Services at Haverford College or Villanova University. Cancellation Insurance provides a partial refund* when you withdraw at least fourteen days prior to your session's start date. We strongly suggest purchasing Cancellation Insurance for your child. The price of the insurance is \$90 per week for residential programs and \$30 per week for day programs and your coverage must be purchased and paid in full within seven days of application confirmation. There will be no refund if Cancellation Insurance was not paid in full within seven days of application confirmation.

What is covered by this policy?

*If Cancellation Insurance is purchased, any fees paid to JKCP other than the Nonrefundable Application Fee, Nonrefundable Deposit and Nonrefundable Cancellation Insurance Fees are covered by this policy and will be refunded when you withdraw at least fourteen days prior to your session's start date. Coverage applies only to the session for which it was purchased and may not be transferred to cover an alternate session.

Who is eligible for coverage?

Any student attending the following programs who purchases Cancellation Insurance at the time of application qualifies for coverage: Enrichment, Golf, Tennis, Xploration and Residential Services at Haverford College or Villanova University.

When does coverage begin?

Cancellation Insurance must be purchased and paid in full within seven days of application confirmation. Coverage begins on the date that Cancellation Insurance is paid in full.

Policy Exclusions:

The policy does not cover loss caused by, or resulting from:

- 1. Violation of program rules and policies
- 2. Non-notification of a serious medical condition
- 3. Late arrival, early departure, or withdrawal due to family vacation
- 4. Unscheduled absences

Terms

In order to file a claim for a refund, you must submit your request to withdraw in writing prior to 12:01am EST at least fourteen days prior to your session's start date. Your written request must include the following information: account name, student name, reason for cancellation, as well as the name and date of the session from which you have chosen to withdraw. JKCP will confirm receipt of the claim within two business days. JKCP will then review the claim and confirm whether Cancellation Insurance was purchased within seven days of registration confirmation, whether any of the policy exclusions listed above apply to the request, whether a refund will be processed and, if so, the amount of the refund. If a refund is approved, JKCP will communicate the amount of the refund and the status of the refund payment within five business days. Once confirmed, a refund may take up to ten business days to be processed or mailed by our office.

Claims

All claims must be submitted in writing to the program office using your choice of the following:

Mail: Julian Krinsky Camps & Programs, 610 S. Henderson Road, King of Prussia, PA 19406 USA

Email: imagine@jkcp.com **Fax:** 610.265.3678