



PARTICIPANT MEDICAL INSURANCE

As an added service for the protection of the parents of our Harbor Haven children, we have arranged for a **Participant's Blanket Expense Accident Policy** through the A.M. Skier Agency, Inc., 209 Main Avenue, Hawley, PA 18428, whose services will be used in the underwriting and servicing of claims.

This coverage used each summer by many thousands of children at hundreds of summer programs, has proven exceedingly satisfactory and we are pleased to have it available for our children.

This policy will reimburse you for the expense of medical and surgical treatment, hospital confinement, medicine, medicines and x-ray charges for accidents incurred on the way to and from Harbor Haven, while at Harbor Haven, or on a trip under Harbor Haven supervision. The limit of the reimbursement provided for each camper is \$5,000.00 per accident for actual expenses incurred within 52 weeks of the date of the accident. This service is provided to our participants as part of their tuition. **THERE IS NO ADDITIONAL COST** for this coverage.

Many parents, even though they have family medical coverage, choose to use this coverage. The reason for this is to avoid the large deductibles and the red tape involved in filling out and being reimbursed on these claims. Under this Plan, the parent is not involved at all; reports and payments are taken care of by Harbor Haven and the insurance company.

No one anticipates accidents, and we exercise the greatest possible care and supervision to prevent them. Accidents, however, may happen, and we feel providing this coverage is a beneficial service to our families. We look forward to a safe and healthy summer, and to having your children with us as part of the Harbor Haven family.