



Illinois Great Rivers Conference
The United Methodist Church
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TO: Parents and Campers or Retreat Event Participants
FROM: Coordinator of Camping and Retreat Ministries
RE: Participant Insurance

The Illinois Great Rivers Conference offers insurance coverage for medical claims arising from registered attendance at our conference camps or retreat events.

This insurance is provided on an excess basis. This means that in the event of a *camp/retreat-related* injury or illness the participant will file through their parents'/guardians' health insurance first. The conference insurance will then pay the deductible, co-pay, and medical expenses NOT covered by the participant's insurance up to the policy limit of \$5,000.00. If the participant does not have health insurance the conference insurance will serve as the primary policy.

Please note! Church Mutual does **not** cover expenses caused by illness or pre-existing medical conditions. Church Mutual makes the final determination on all claims.

When a Participant Gets Sick

Conditions under which parents/guardians are notified:

- Any illness that persists longer than 24 hours; including fevers, coughs, excess expulsion of bodily fluids, allergic reactions, severe tiredness.
- Any injury that causes severe prolonged pain, discoloration and/or swelling.
- Any condition that cannot be sufficiently treated by camp/retreat personnel.
- Any condition requiring a higher level of medical services than the camp/retreat provides. The camp/retreat will provide transportation to the nearest medical facility if the parent/guardian chooses. **Please note!** The camp/retreat responds to emergencies appropriate to the level of perceived need, including calling for an ambulance. All charges for such emergencies are the parent/guardian's responsibility.

Should a claim arise, a claim report form will be provided by the camp or the Springfield Camping Office. Please send all bills incurred to the address in the heading of this letter. Don't hesitate to call or email us with your questions.

Coordinator of Camping and Retreat Ministries
2016 Insurance Information Letter for Participant