

## **Enrollment Information**

Kieve Wavus limits its enrollment for each of the 3 ½ week and 10-day summer camp sessions. As Kieve Wavus is an extensive wilderness tripping program, only about half this number of campers are at Kieve or Wavus on any given day.

Kieve Wavus admits students to all of rights, privileges, activities and responsibilities of, and does not discriminate in its admissions or program operations on the basis of, any protected classification under State or Federal Law in administering its policies or scholarship programs.

### **Acceptance Policy:**

Please note that submitting an application form does not automatically enroll your child in camp.

- All prior balances must be paid in full before a new application will be processed.
- Families of previously returning campers have admission priority until October 15.
- Older campers pursue their adventures in areas that restrict the group sizes for travel; therefore, camper spaces in specific age groups and sessions are limited.

Spaces will not be saved without a completed application and \$750 deposit.

### **Payment Policy and Procedures:**

Deposit- Due with application and non-refundable after acceptance.

Tuition – Invoices will be sent mid-January. Credit cards will be charged on March 1 for open tuition balances. Tuition payments are non-refundable.

Admissions mid-January through February 28:

Deposit due at time of acceptance. Credit cards will be charged on March 1 for open tuition balances. Tuition payments are non-refundable.

Admissions March 1 and after:

Payment in full is due at time of acceptance.

Tuition payments are non-refundable.

Statements on open balances will be sent at the end of each month.

Payment plans – If needed, should be arranged with the Business Office within 10 days of acceptance.

Contact Summer Morton at [summer@kwe.org](mailto:summer@kwe.org).

One of the following options may be used for payment:

- A check payable in U.S. Dollars drawn on a U.S. bank
- Visa or MasterCard
- A wire transfer to the Damariscotta Bank & Trust Co., Damariscotta, Maine (call for details)

Refund Policy:

Once a child is enrolled, the \$750 Deposit is non-refundable. Tuition payments are also non-refundable.

## **Program Protection/Tuition Insurance**

Kieve Wavus is pleased to offer a Protection Plan which includes a “Cancel for Any Reason” benefit which can cover tuition reimbursement for the 2019 camp season for cancellation of the Camp/Program due to a reason not otherwise covered by the Protection Plan. While this summary is in no way a legal interpretation of the insurance offering, some key provisions are outlined below:

**Cost of the Protection Plan:** The Plan payment is 7.5% of tuition. The Plan payment will be charged at the time you accept the offering; coverage is based on the amount you have actually paid Kieve Wavus Education at the time of cancellation.

**Cancel for Any Reason benefit:** If you cancel your program for any reason not otherwise covered by this Plan, benefits will be paid for the percentage of the prepaid, forfeited, non-refundable payments or deposits you paid for your program as detailed in the Cancellation Penalty Schedule shown below, provided: a) your payment for this Plan and enrollment form are received with or before the final payment for your program; and b) you cancel your program two (2) days or more before your scheduled program departure date.

The Cancellation Penalty Schedule is as noted:

If Cancellation Penalty Percentage of Penalty Amount Is: Amount Payable Is:

Up to 25% of Program Cost.....	100% of Penalty Amount
26% to 50% of Program Cost.....	85% of Penalty Amount
Over 50% of Program Cost.....	75% of Penalty Amount

These benefits will not duplicate any other benefits payable under the Plan or any coverage(s) attached to the Plan. *Note;* the Cancel for Any Reason benefit is not available to residents of the state of New York.

**Cancellation Coverage:** Coverage varies with amounts paid and with the camp’s refund policy.

**Kieve Wavus Education’s policy requires deposits be paid at time of acceptance and full tuition paid by the 1st of March. Deposits and tuitions are non-refundable. Under these conditions, tuition insurance will, in many instances, cover 75% of the amount you have paid KWE. See the brochure available through the Application for specifics.**

The Travel Protection Plan also includes an Accident & Sickness Medical Expense benefit: This benefit may fill gaps between actual costs and one’s private medical coverage such as deductibles, copayments and out of network providers. Coverage is based on Usual and Customary charges.

Kieve Wavus believes a Protection Plan can be valuable. As with all plans that include insurance benefits and services, the specific plan details are very important. The Plan Document can be obtained through the Camp Minder portal or by calling Customer Service at (800) 423-3632 and refer to Plan ID# F530E. Plan details should be reviewed prior to purchase of the Plan.