



# THE TUITION REFUND PLAN

*The Tuition Refund Plan is in use at over 1200  
leading independent schools and colleges*

## WHY DO YOU NEED THE TUITION REFUND PLAN ?

Your financial obligation to the school is for the full semester tuition as stated in the school's enrollment contract. The school cannot refund tuition or cancel unpaid obligations if your child is forced to withdraw during the academic year.

If your son or daughter withdraws, the Tuition Refund Plan will pay benefits (subject to the terms of the policy and the amount insured) to the school, which provides substantial assistance in meeting your financial obligation.

Every year, thousands of students must withdraw from independent schools. The following are examples of reasons why:

- Sport Injury
- Mononucleosis
- Automobile Accident
- Death of a Student
- Psychological Problem
- Respiratory Infection
- Emotional Problem
- Other Medical Condition

This leaflet explains how to protect your financial commitment against unforeseen medical withdrawals. The Plan provides substantial insurance protection at a modest cost.

# WHAT THE PLAN COVERS

## WITHDRAWAL OR ABSENCE FOR MEDICAL REASONS

- **100%** of the unused semester insured fees, provided the student's injury or sickness forces the student to withdraw from college.
- **100%** of the unused semester insured fees, provided the student's mental/psychological disability, as referenced in the DSM-IV, forces the student to withdraw from college.

Note: This plan does not provide coverage for Epidemic Closure of the college of any kind or closure due to fear of contagion.

Subject to its terms, conditions and limitations and in the event of a covered separation of a student, the Tuition Refund Plan will pay benefits as outlined above, based on the amount insured, to the college, providing substantial assistance in meeting any outstanding financial obligation to the college.

## DEFINITIONS AND CONDITIONS

- The "*semester*" (referred to as "period of coverage" in the policy) upon which benefits are based consists of the actual calendar days in the school year (including weekends, holidays and vacations) beginning with the first day of formal academic instruction (excluding pre-season athletic practice, orientation, registration and graduation days) and ending with the last day of formal academic instruction, including examinations.
- "*Withdrawal or absence for medical reasons*" means complete, involuntary severance from classes as certified to and regularly treated during the period of coverage by a legally qualified medical practitioner, not related to the student.
- "*DSM IV*" is the American Psychiatric Association's Diagnostic and Statistical Manual.
- "*Unused semester insured fees*" means the portion of the insured fees paid or payable by the insured student/parent for the remaining time in the current semester after the student's withdrawal or dismissal. (i.e., the prorated tuition insured from date of separation to the end of the semester.)

# PERIOD OF COVERAGE

## COVERAGE IS EFFECTIVE UNDER THE PLAN AS FOLLOWS:

**MEDICAL:** From the first class day to the last class day of the academic year.

**LATE-ENTERING STUDENTS** who commence classes after opening day may enroll in the Plan provided premium is paid within 10 days after starting classes. Medical coverage begins on the date the premium is received.

## EXCLUSIONS

*Not Covered Under The Plan*

### MEDICAL WITHDRAWAL OR ABSENCE DUE TO:

1. war or any act of war or terrorism. 2. taking part in a riot. 3. pregnancy and/or childbirth 4. use of any drug, narcotic or agent which is similarly classed or has similar effect unless given by and while under the care of a doctor. 5. suicide or intentionally self-inflicted injury or self-inflicted sickness. 6. alcoholism. 7. nuclear reaction, radiation or radioactive contamination. 8. failure to attend classes for any reason other than injury or sickness. 9. injury or sickness for which medical care was received within 180 days prior to the effective date.

### Note:

- Medical benefit period ends immediately upon student's resumption of classes at any school or upon becoming gainfully employed.
- For medical withdrawals, coverage ceases on the last day of formal academic instruction by the college due to any reason.
- Withdrawal must result in the loss of scholastic credit at the college.

## CLAIMS

Claim forms with instructions are available at the college business office. Claims must be reported within 30 days from the date of separation. Benefit payment is made to the college to be credited to the student's account. Benefits not required to settle your account with the college, if any, will be refunded to you by the college.

## COST

\$110 per term. This includes a clerical fee established by the University. If you are financing fees through a bank or other facility, application and premium payment for the Tuition Refund Plan should be made directly through the University. If you elect this program you will automatically be billed for the second semester charge in December.

## UNDERWRITER

The Tuition Refund Plan is underwritten by one of the member companies of OneBeacon America Insurance Group \*, Canton, MA for A.W.G. Dewar, Inc., dba A.W.G. Dewar Insurance Agency, Four Batterymarch Park, Quincy, MA 02169-7468. The name of each student is listed on a policy which is held by the school business office, not as agent for the insurance company, but on behalf of insured students and their parents. This leaflet is an outline of coverage for the ensuing academic year. Actual coverages are governed by the insurance policy on file in the school's business office. Coverage may change each academic year. A.W.G. Dewar, Inc. is the originator of the trademarked Tuition Refund Plan.

\* In New York the underwriting company is OneBeacon America Insurance Company, One Beacon Lane, Canton, MA 02021. In Rhode Island the company operates under the OBI insurance brand.

# DEWAR

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