

Student Tuition Insurance Plan FAQs

The Tuition Refund Plan . . .

was originated in 1930 to protect the financial investment of students and parents in education. Today, over 1100 leading independent schools and colleges throughout North America offer the plan. Because the cost of education today is a substantial investment, the protection afforded by the Tuition Refund Plan is essential.

While most colleges provide partial refunds for withdrawals, they are limited and most effective when you withdraw early in the term. This plan offers the unique benefit of a 100% refund of term tuition and fees when you are forced to withdraw for medical/physical reasons. The Tuition Refund Plan dramatically enhances the college refund schedule and provides more generous refunds throughout the entire term.

What is covered?

Medical/Physical Withdrawals

100% of the insured term tuition and fees, less any refund or credit due you from the college, will be refunded provided your physical condition is certified by a licensed physician and forces you to completely withdraw from all classes for the balance of the term.

Medical/Psychological Withdrawals

75% of the insured term tuition and fees, less any refund or credit due you from the college, will be refunded provided you are confined in a hospital for two consecutive days during the term and have completely withdrawn from all classes for a medical/psychological disorder.

In both cases above, a "complete withdrawal" from the college is required. This means you have given written notice that because of your illness or accident you will not be able to complete the term and you will not receive any academic credit. A written statement from

your doctor certifying the illness or accident and college verification will be required. All medical/psychological withdrawals will be classified in accordance with the American Psychiatric Association's Diagnostic and Statistical Manual.

Is Financial Aid covered by this plan?

Yes. The plan provides an important benefit that covers not only payments made directly by the student, but also loans used to pay for your education.

Who is eligible for coverage?

All students, full- and part-time, are automatically covered under this plan.

What are the conditions of coverage?

Your protection covers a full term from opening to closing date. This coverage refunds on a term basis only. Your premium covers a full semester. Coverage ceases on the last day of formal academic instruction by the college due to any reason. Tuition, room, and board, if applicable, is insured. Room, meals, and other charges that are not payable to the college cannot be insured.

What is excluded?

Note that the plan does not cover the following: war or any act of war; declared or undeclared terrorism; the use of any drug, narcotic, or agent that is similarly classed or has similar effects, unless it is prescribed by a doctor; taking part in a riot; failure to attend classes for any reason other than injury or sickness; withdrawal, if the student receives full or partial credit for an incomplete term, or due to completion of academic requirements, or early graduation; suicide or intentionally self-inflicted injury or sickness; nuclear reaction, nuclear radiation, or radioactive contamination.

How are claims filed?

Claim forms with full instructions are available at the college. Claims

should be reported within 30 days from occurrence or as soon as is reasonably possible. You should arrange for the completion of the claim form. 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 will be refunded to you through the college.

Questions?

Please contact A. W. G. Dewar, Inc., Quincy, Massachusetts, now in its eighth decade of service to the educational community.

Phone: 617 774-1555

Fax: 617 774-1715

Email: trp@dewarinsurance.com

The Tuition Refund Plan is underwritten by one of the member companies of OneBeacon Insurance Group, Boston, Massachusetts, for A. W. G. Dewar, Inc., dba Dewar Insurance Services, Four Batterymarch Park, Quincy, Massachusetts 02169-7468. The name of each student is listed on a contract, which is held by the college, not as agent for the insurance company but on behalf of insured students and their parents. This is intended as a convenient summary of the plan. The insurance contract, which is available for your inspection at the college, governs all questions or coverage. The Tuition Refund Plan is the Service Mark of A. W. G. Dewar, Inc.