

governmental authority in hindering or defending against any of these.

4. Failure to attend classes for any reason other than a Covered Cause of Loss provided under **B. COVERED CAUSES OF LOSS** above.
5. Suicide or self-inflicted injury or self-inflicted sickness.
6. Early graduation or early completion of classes, sessions or activities.
7. The forcible induction of the "student" or "tuition payer" into the armed forces.
8. Pregnancy or childbirth of the "student".
9. The "student" commission of a crime. However this exclusion does not apply to discharge resulting from the unlawful consumption of alcohol
10. Any loss of tuition or school "fees" which occurred prior to the inception of the "student's" enrollment in this coverage.
11. Loss of tuition or school "fees" due to participation in a riot by the "student" or "tuition payer".
12. Any criminal, fraudulent or dishonest act, error or omission, or any intentional or knowing violation of law by you, any of your partners, directors or trustees, or the "tuition payer".
13. The closure of your educational institution for any reason not covered by this policy.

## What are the Coverage Effective and Completion Dates?

### Medical Withdrawals, Non-Medical Withdrawals and Dismissals

Coverage begins 7/1/22 for students that have elected to enroll in the program prior to 7/1/22. Coverage ends the last day of the academic year or once the student has withdrawn from school.

### Late Entering Students

Any student who has not elected to enroll in the tuition program by 7/1/22 will have a 14 calendar day waiting period before coverage becomes effective. In order to have coverage be effective the first day of the school year, a student would need to notify the school business office of their intent to enroll in the program at least 14

days prior to the first day of classes. Late entering students are still subject to the voluntary withdrawal waiting period listed above.

### Definitions

1. "Average daily cost" means the tuition and other school "fees" divided by the actual calendar days in the school year.

If a "student" has already used a portion of the tuition and "fees", the "average daily cost" is the unused pro-rata portion of tuition divided by the remaining calendar days in the school year.

2. "Covered illness" means clear, visible, identifiable internal or external symptoms of bodily injury, illness or death of a "student" caused by any of the following:

- a. Bacterial microorganisms transmitted through human contact with food;
- b. Hepatitis virus;
- c. Legionnaire's disease; and
- d. Noroviruses;

as defined by the United States Center for Disease Control.

"Covered illness" does not include any other type of illness, bacteria, virus or disease.

3. "Covered location" means:
  - a. That part of a premises you occupy which is listed as a covered location on the Declarations, including the area within 1,000 feet of that premises.
  - b. If you have more than one "covered location" under a., the term "covered location" means only the location at which the loss of tuition and "fees" occurred.
  - c. If you occupy only part of the site at a "covered location", this phrase is further defined as:
    - (1) The portion of the building which you rent, lease or occupy; and
    - (2) Any area within the building or on the site at which the described premises are located, if that area services, or is used to gain access to, the described premises.
4. "DSM" means the Diagnostic and Statistical Manual of Mental Disorders. The most current edition of the manual is contemplated in this definition.
5. "Fees" means the amount of fees or other costs that are the basis for this insurance.