

## Death

100% of the remaining tuition.

"Withdrawal" from your educational institution due to the accidental death of the "student" or "tuition payer" unrelated to paragraph "Disease Contamination."

## Involuntary Unemployment of Tuition Payer

100% of the remaining tuition.

A "student" "withdraws" from your educational institution due to the involuntary unemployment of the "tuition payer".

## Disease Contamination

100% of the remaining tuition.

- a. A "student" is barred from attending all scheduled classes due to accidental "contamination" of the "covered location" which results in a "covered illness" requiring the closure of a "covered location" or part of a "covered location" if;
  - i. The closure is caused by a disease contamination event declared by the National Center for Disease Control, or the applicable city, county or state Department of Health; and the
  - ii. Contamination is confirmed by a qualified expert or experts and reliable laboratory testing.
- b. Covered payment is calculated beginning 14 calendar days after the "withdrawal" date of the "student" or closure date of your educational institution.
- c. In no event will we pay more than the Disease Contamination maximum Limit of Insurance of \$1,000,000.

## Job Transfer of Tuition Payer

100% of the remaining tuition.

A "student" is forced to "withdraw" from your institution due to the job transfer of the "tuition payer". *Job Transfer of Tuition Payer Special Exclusion- We will not pay for "student's" tuition and school "fees" under this Covered Cause of Loss unless;*

- a. The "tuition payer" transfers to a job located greater than 100 miles from his or her current job, and;
- b. The "tuition payer" is forced to move from their current residence, requiring a change of address.

## Voluntary Withdrawal of Student

50% of the remaining tuition.

- a. A "student" voluntarily "withdraws" from your educational institution for any reason that is not excluded by this Policy and the Student fulfills the Waiting Period.
- b. Waiting Period means the 14 calendar days in which the Student must be enrolled in your educational institution and attend regularly scheduled Classes before Voluntary Withdrawal of Student Covered Reason becomes payable.

## Tuition Continuance Coverage Endorsement (Included)

For "Death" and "Involuntary Unemployment of Tuition Payer" the student does not have to withdraw from school to have an approved claim paid at the designated coinsurance levels.

## Exclusions

We will not cover loss of tuition and other school "fees" arising out of, caused by, or resulting from, the following:

### 1. Governmental Action

Governmental action means seizure, confiscation or destruction by order of any governmental authority.

But we will pay for acts of destruction ordered by governmental authority and taken at the time of a fire to prevent its spread if that fire would be covered under this coverage form.

### 2. Nuclear Hazard

Nuclear reaction or radiation, or radioactive contamination, however caused. But if nuclear reaction or radiation, or radioactive contamination, results in fire, we will pay for the "loss" caused by the fire.

### 3. War and Military Action

- a. War, including undeclared or civil war;
- b. Warlike action by a military force, including action in hindering or defending against an actual or expected attack, by any government, sovereign or other authority using military personnel or other agents; or
- c. Insurrection, rebellion, revolution, or usurped power, or action taken by