



TUITION REFUND PLAN

WHY IS TUITION REFUND PROTECTION IMPORTANT?

Your financial obligation to the school is for the full annual 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 refunds to the school. These refunds provide substantial assistance in meeting your financial obligation. Every year, thousands of students must withdraw from private schools. The following are examples of reasons why:

- Family Move
- Change of Objective
- Injury or Sickness
- Death of Parent or Student
- Job Loss
- Disciplinary Dismissal
- Scholastic Difficulties
- Financial Problems
- Mental Health Conditions

This document explains how to protect your tuition commitment against unforeseen withdrawals or dismissals. The Plan provides substantial financial protection at a modest cost.

WHAT THE PLAN COVERS

Withdrawal or Absence for Medical Reasons

The Plan will pay 70% of the unused yearly protected fees, provided the participating student's injury or sickness forces the student to withdraw from school or medical absence lasts for 31 or more consecutive days. Refunds are paid retroactive to the first day of medical absence.

The Plan will pay 70% of the unused yearly protected fees, provided the participating student's mental health condition, as referenced in DSM V or the International Classification of Disease, forces the student to withdraw from school or medical absence lasts for 31 or more consecutive days.

Withdrawal for Other than Medical Reasons [Examples include: moves, change of objective, financial hardship and voluntary withdrawals]

The Plan will pay 60% of the unused yearly protected fees provided the participating student has withdrawn from school after attending more than fourteen consecutive calendar days beginning with the student's first class day of attendance in the academic year.

Dismissal From the School

The Plan will pay 60% of the unused yearly protected fees provided the participating student is dismissed from the school after attending more than fourteen consecutive calendar days beginning with the student's first class day of attendance in the academic year.

Enrollment Continuation

The Plan will pay 60% of the unused yearly protected fees whether or not the student continues in school, upon the death of the student's parent or legal guardian during the academic year.

Definitions & Conditions

- The "academic year" 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 refund protection period by a legally qualified medical practitioner, not related to the student.
- **DSM V** is the American Psychiatric Association's Diagnostic & Statistical Manual.
- **Withdrawal for other than medical reasons** means complete, voluntary severance from classes for the balance of the academic year.
- **Dismissal** means complete, involuntary severance from classes by the school authorities for scholastic or disciplinary reasons for the balance of the academic year.
- **Unused yearly protected fees** means the portion of the protected tuition and fees paid or payable by the student/parent for the remaining time in the current school year after the participating student's withdrawal or dismissal. [i.e., the prorated tuition protected from date of separation to the end of the academic year.]
- **Medical benefit period ends** immediately upon student's resumption of classes at any school or upon becoming gainfully employed.
- **For medical withdrawals**, refund eligibility ends on the last day of formal academic instruction by the school due to any reason.
- **Withdrawal or dismissal** must result in the loss of scholastic credit at the school.
- **The maximum aggregate benefit per insured student** for all coverages under this policy is 100% pro rata refund.

REFUND PROTECTION PERIOD

Refunds are available under the plan as follows:

Medical: From August 1 through the last day of the academic year.

Non-Medical/Dismissal: For the entire academic year after meeting the fourteen-day attendance requirement.

Enrollment Continuation: For the entire academic year.

Late-Entering Students who commence classes after opening day may enroll in the Plan provided the fee is paid within 10 days after starting classes.

Medical refunds are effective on the date the fees are received. Non-medical refunds are effective after the student has satisfied the fourteen-day attendance requirement.

NOT COVERED UNDER THE PLAN

Withdrawal, absence, dismissal or enrollment continuation due to:

1. war or any act of war [whether declared or undeclared]
2. pregnancy of and/or childbirth by the "participating student"
3. the "participating student's" use of any drug or narcotic or an agent which is similarly classed to drugs or narcotics or has similar effects, unless such drug, narcotic or agent is given by a "doctor" and the student is under the care and attendance of a "doctor"
4. the "participating student's" voluntary "participation in a riot"
5. the "participating student's" failure to attend classes for any reason other than a Covered Cause of Loss
6. intentionally self-inflicted "injury" or "sickness", or suicide
7. the "participating student's" use of alcohol that is not a "mental health condition"
8. the "participating student's" induction or draft into the armed forces or assignment to alternative duty in lieu of active military service. In this case we will make a pro-rata refund of unearned Plan fee.
9. destruction of the school's physical facilities due to any cause whatsoever
10. the school's bankruptcy, insolvency or other financial instability which results in its inability to operate and to provide formal academic instruction
11. the "participating student's" temporary, non-medical absence
12. temporary suspension of the "participating student" or classes
13. the school's closing for any reason
14. boycotting of classes by a "participating student"
15. changes to the "participating student's" status because of a reduction in such "participating student's" class schedule or a change from resident to day student, for any reason
16. the "participating student's" "withdrawal" or absence from class attendance for the balance of the applicable period of enrollment, as specified in the Tuition Fees Schedule, due to completion of academic requirements or early graduation
17. nuclear reaction, nuclear radiation or radioactive contamination
18. "injury", "sickness" or "mental health condition", if during the 180 days preceding and including the coverage effective date, the "participating student":
 - a. received medical care, advice, consultation or treatment for;
 - b. had symptoms of; or
 - c. had any adjustment of medication for such "injury", "sickness" or "mental health condition"

Refunds

Refund forms with instructions are available at the school business office. Eligible refunds must be reported within 30 days from the date of separation. Refund payment is made to the school to be credited to the student's account. Refunds not required to settle your account with the school, if any, will be paid to you by the school.

Cost

The cost of the Tuition Refund Plan is detailed in your enrollment materials. Written notification of enrollment in the Plan must be made by August 1. Plan fees are due within ten days after the first class day of the academic year.

Administrator

The Tuition Refund Plan detailed in this brochure is administered by A.W.G. Dewar, Inc.

Participating students that are listed on the Tuition Fees Schedule by the school are eligible to be covered by the benefits outlined in this brochure.

A.W.G. Dewar, Inc. administers refunds, as detailed in this brochure, on behalf of the school and its tuition refund program.

A.W.G. Dewar, Inc. is the originator of the trademarked Tuition Refund Plan.



Plan Administrator:

A.W.G. Dewar, Inc. Four Batterymarch Park Quincy, Massachusetts 02169

Phone: 617-774-1555 Email: trp@dewarinsurance.com www.tuitionrefundplan.com