The Tuition Refund Plan

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

2022-2023

DEWAR

Why do you need the Tuition Refund Plan?

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 a student is forced to withdraw during the academic year.

If your student 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 private schools. The following are examples of reasons why:

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

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

What the Plan covers

Withdrawal or absence for medical reasons

- The Plan will pay 100% of the unused yearly insured fees, less a four day deductible period, provided the student's injury or sickness forces the student to withdraw from school or medical absence lasts for more than four consecutive calendar days (including weekends and holidays).

- The Plan will pay 60% of the unused yearly insured fees, less a four day deductible period, provided the student's mental health condition, as referenced in DSM V, forces the student to withdraw from school or medical absence lasts for more than four consecutive calendar days (including weekends and holidays).

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- The Plan will pay 60% of the unused yearly insured fees provided the student has withdrawn from school after attending more than fourteen consecutive calendar days (including weekends and holidays) beginning with the student's first class day of attendance in the academic year.

Dismissal from the school

- The Plan will pay 75% of the unused yearly insured fees provided the student is dismissed from the school after attending more than fourteen consecutive calendar days (including weekends and holidays) beginning with the student's first class day of attendance in the academic year.

Enrollment continuation

- The Plan will pay 100% of the unused yearly insured fees whether or not the student continues in school, upon the death of the student's parent or legal guardian during the academic year.

Withdrawal due to job relocation

- The Plan will pay 60% of the unused yearly insured fees provided the student has withdrawn from school after August 1 as a result of the student's Parent or Legal Guardian's Job Relocation that results in a move of more than 80 miles from the school.

Definitions and conditions

- The "academic year" (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 V" is the American Psychiatric Association's Diagnostic and 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.

- "Withdrawal due to Job Relocation" means the Insured Student's residence changes because the financially responsible parent or legal guardian accepts employment in a geographic locale greater than 80 miles from their current job and therefore relocates their primary residence.

- "Unused yearly insured fees" means the portion of the insured fees paid or payable by the insured student/parent for the remaining time in the current school year after the student's withdrawal or dismissal. (i.e., the prorated tuition insured from date of separation to the end of the academic year.)

- "Preschool" means any instruction, program or service rendered to students who attend early childhood, nursery or any other program for children prior to or below the kindergarten level.

Definitions and conditions (continued)

- Medical benefit period ends immediately upon student's resumption of classes at any school or upon becoming gainfully employed.

- Under this policy coverage ceases on the last day of formal academic instruction by the school for any reason. For preschool students the last day of academic instruction will include the school's announcement/ provision of any virtual, remote, online or similar type of education or service in lieu of education or services on the physical campus.

- Withdrawal or dismissal must result in the loss of scholastic credit at the school.

- Verification is required from employer for job relocation benefit.

- The maximum aggregate benefit per insured student for all coverages under this policy is 100% pro rata refund.

Period of coverage

Coverage is effective 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.

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

ENROLLMENT CONTINUATION: For the entire 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. Job Relocation coverage begins on the first date of attendance. Non-medical coverage is effective after the student has satisfied the fourteen-day attendance requirement.

Exclusions

Not Covered Under The Plan

Medical withdrawal, absence, or enrollment continuation due to:

1. war or any act of war 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 or use of alcohol 7. nuclear reaction, radiation or radioactive contamination 8. failure to attend classes for any reason other than injury or sickness 9. injury or sickness (including mental health conditions) if during the 180 days preceding and including the coverage effective date, there was medical care, advice, consultation or treatment for the condition, or if symptoms of the condition were present.

Withdrawal for other than medical reasons or dismissal due to:

1. being inducted into the armed forces or being assigned alternative duty in lieu of active military service 2. any hostile or warlike action 3. rebellion, riot or civil commotion 4. any order of a de jure or de facto governmental or sovereign power directed to the student 5. nuclear reaction, radiation or radioactive contamination 6. destruction of any school facility due to any cause 7. school bankruptcy, insolvency or other financial instability that results in school's inability to operate and provide formal academic instruction 8. school closure for any reason (for preschool students, closure includes the school's provision of any virtual, remote, online, or similar education or service in lieu of education services provided on the physical campus, beginning with date of announcement and regardless of resumption or intention to resume on the physical campus) 9. temporary non-medical absences, suspensions, changes from resident to day status or schedule reductions 10. boycotting of classes by the student 11. completion of academic requirements or early graduation 12. any withdrawal or dismissal prior to or within the first fourteen consecutive calendar days beginning with the student's first class day of attendance in the academic year.

Exclusions

Not Covered Under The Plan

Additional exclusions for job relocation due to:

1. the parent or legal guardian having prior knowledge of any pending job relocation prior to the effective date of coverage 2. bankruptcy, insolvency, or other financial instability resulting in the inability of the school to provide formal academic instruction 3. temporary non-medical absence 4. temporary suspensions 5. closure of the school for any reason 6. changes from resident to day status or schedule reductions 7. completion of academic requirements or early graduation.

Claims

Claim forms with instructions are available at the school business office. Claims must be reported within 30 days from the date of separation. Benefit payment is made to the school to be credited to the student's account. Benefits not required to settle your account with the school, if any, will be refunded 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, the effective date of the policy. Premium payment is due within ten days after the first class day of the academic year.

Contact Us

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Underwriter

Tuition Refund Plan policies are underwritten by Atlantic Specialty Insurance Company and OBI National Insurance Company. Plan policies are produced by A.W.G. Dewar, Inc., dba A.W.G. Dewar Insurance Agency, Four Batterymarch Park, Quincy, MA 02169. 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.

Academic year: 2022-2023
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