

# The Tuition Refund Plan

Providing Families Tuition  
Security Since 1930

***2020-2021***

**DEWAR**

# Protect your educational investment with The Tuition Refund Plan

The cost of education today is a substantial investment, one which is likely to be your second largest next to a home purchase. If you are hurt or become ill and cannot complete the term, you stand to lose thousands of dollars.

While most colleges provide partial refunds for withdrawals, they are limited and usually effective only when you withdraw early in the term. This Plan dramatically enhances the college refund schedule and provides more generous refunds throughout the entire term.

The Tuition Refund Plan will help alleviate your financial loss. The Plan will return your tuition and allow you to re-enter college when a term must be repeated. It will provide funds which can reduce your loan obligations under government or private loan programs.

The Plan is administered by A.W.G. Dewar, Inc., Quincy, Massachusetts, now in its ninth decade of service to the educational community. Today, over 1200 leading independent schools and colleges throughout North America offer the Plan. The Plan described below has been specifically designed for the needs of college students and parents. It offers a unique benefit of a significant refund of term tuition and fees when you are forced to withdraw for medical reasons at any time during the term.

# What the Plan covers

## **Injury & sickness withdrawals**

- 75% 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.

## **Mental health withdrawals**

- 75 % of the insured term tuition and fees, less any refund or credit due you from the college, will be refunded provided your medical condition is certified by a licensed physician and you have completely withdrawn from all classes for any condition whose diagnosis is found in the DSM-V Manual.

In both cases above, a “complete withdrawal” from the college is required. This means you have given written notice that because of your injury or sickness 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 injury or sickness and college verification will be required.

# Conditions of Coverage

Your protection covers a full term from the opening to closing date. Coverage must be secured before the first day of class. This coverage refunds on a term basis only. Coverage ceases on the last day of formal academic instruction by the College or University due to any reason.

Room, meals or other charges that are not paid to the College or University cannot be insured.

## Exclusions

*Not Covered Under The Plan*

- war or any act of war, declared or undeclared
- the use of any drug, narcotic or agent which is similarly classed or has similar effects (except when it is prescribed by a doctor)
- taking part in a riot
- failure to attend classes for any reason other than injury or sickness
- withdrawal when the student receives credit for an incomplete term
- suicide or intentional self-inflicted injury or sickness
- nuclear reaction, nuclear radiation or radioactive contamination

NOTE: Coverage does not refund insured tuition or any other charges because of a change to online instruction or alternative learning platform.

## Claims

Claim forms with full instructions are available at the college or by contacting A. W. G. Dewar, Inc. Claims should be reported within 30 days from occurrence or as soon as it 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.

All mental health withdrawals will be classified in accordance with the American Psychiatric Association's Diagnostic and Statistical Manual - DSM-V.

## Cost

Complete details are shown on the enclosed materials. Questions should be addressed to A.W.G. Dewar, Inc., Four Batterymarch Park, Quincy, Massachusetts 02169. For your convenience, application can be completed online at [www.collegerefund.com](http://www.collegerefund.com).

## Underwriter

The Tuition Refund Plan policy is underwritten by Atlantic Specialty Insurance Company, New York, NY, for 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 college 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 college business office. Coverage may change each academic year. A.W.G. Dewar, Inc. is the originator of the trademarked Tuition Refund Plan.

# Contact Us

Website: [www.tuitionrefundplan.com](http://www.tuitionrefundplan.com)

Email: [trp@dewarinsurance.com](mailto:trp@dewarinsurance.com)

## **A.W.G. DEWAR, INC.**

4 Batterymarch Park  
Quincy, MA 02169

*\*Coverages are underwritten by member companies in the OneBeacon Insurance Group. OneBeacon Insurance Group Holdings, Ltd. is a subsidiary of Intact Financial Corporation (TSX: IFC). Your policy may be underwritten by one of the following insurance companies: Atlantic Specialty Insurance Company, OBI National Insurance Company or Intact Insurance Company. In Rhode Island, the company operates under the OBI Insurance Brand.*

Academic year: 2020-2021

Form number: G14216 0797

Coverage code: CRP/75/75/CTA/O/NH/NA