



To All Parents:

For the 2018-2019 academic year, we are pleased to offer a sound, comprehensive Student Accident Insurance Plan at a nominal cost. A booklet is enclosed that explains the Plan.

Features that bear consideration are:

1. Plan provides 24-hour coverage, world-wide, for the entire academic year.
2. Plan is NOT limited to injuries sustained while under school supervision.
3. Private and commercial aviation accidents are covered, except if student is a crew member or is receiving flight instruction.
4. All sports injuries are covered, (except participation in professional or semi-professional sports).
5. Participation in the Plan is voluntary.

The Plan pays 100% of medical expenses incurred up to a maximum of \$1,000 per injury.

Cost to a Doane Stuart student is \$20.00 for the entire 2018-2019 academic year.

Please complete below, and return as soon as possible.

.....

YES, I wish to enroll \_\_\_\_\_ in the Student Accident Plan for 2018-2019. I understand the cost is \$20.00 for the school year.

NO, I am **not** interested in enrolling \_\_\_\_\_ in the Student Accident Plan.

Date: \_\_\_\_\_

\_\_\_\_\_  
Parent's Signature

Note: Please be certain both the student's name above, and your signature, are legible.

THIS COUPON AND PAYMENT MUST BE RETURNED TO THE BUSINESS OFFICE BY  
AUGUST 31, 2018



# THE STUDENT ACCIDENT PLAN

*A.W.G. Dewar currently serves over 1200  
leading independent schools and colleges*

## STUDENT ACCIDENT PLAN

This Plan provides reimbursement for medical expenses resulting from a student accident, which includes but is not limited to family paid deductibles and co-insurance.

### BENEFITS

The Plan will pay the medical expenses incurred by an insured student by reason of accidental bodily injury sustained (including interscholastic sports) and causing loss commencing during the period of coverage, in accordance with the following available benefits.

Pays 100% of eligible expenses incurred for services actually performed, for medical care or treatment by a doctor, hospital confinement, or for the professional care and services of a registered nurse, for each incident resulting in injury during the 24 month period\* immediately following date of injury up to a maximum payment of \$1,000.

This inexpensive Plan is broad in its scope and covers accidents on a 24-hour basis wherever the student may be - at school, at home or anywhere in the world - during the term of the policy. There is no limit to the number of accidents covered by the Plan during the policy term. The plan covers accidents whether or not the student is school supervised.

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**This Plan does not cover accidents occurring before the effective date of coverage.**

## **EXCLUSIONS**

Insurance is not provided for loss resulting from:

- a) war, any act of war, whether declared or undeclared
- b) service in the armed forces of any country
- c) injury sustained while taking part in any professional or semi-professional sports contest
- d) injury covered under any Worker's Compensation or Employer's Liability Law
- e) injury sustained while operating, learning to operate or serving as a member of a crew of any vehicle or device for aerial navigations
- f) sickness or any bacterial infection
- g) dental treatment except treatment for injury to sound, natural teeth within 1 year after date of injury
- h) taking part in a riot
- i) the use of any drug, narcotic, or an agent which is similarly classed or has similar effects unless it is given by and while under the care and attendance of a doctor
- j) prescription for or repair or replacement of eyeglasses or contact lenses

## **POLICY TERM**

From 12:01 A.M., on August 15, 2018 to 12:01 A.M., on August 15, 2019. If payment is made after the effective date of the policy, coverage is effective from the date payment is received by the school until the end of the policy term. Late applicants are subject to evidence of insurability, if requested.

## **COST**

\$ 20.00 for each participating student for the policy term outlined above.

## CLAIM SERVICE

Claim forms are available at the school. The forms must be submitted to A.W.G. Dewar, Inc. within 30 days from the date of injury. Written proof of loss must be furnished to the Company or A.W.G. Dewar, Inc. within 90 days after the date of loss unless it is not reasonably possible to do so. It is recommended that covered medical bills for treatment of any injury be paid promptly and then sent to A.W.G. Dewar, Inc., Four Batterymarch Park, Quincy, MA 02169-7468 for reimbursement.

This document is a digest. Actual coverages are governed by the insurance contract on file in the School's Business Office. Coverages may change each academic year. This document describes coverages for the ensuing academic year.

## UNDERWRITER

The Plan 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 02169-7468. The name of each student is listed on a contract which is held by the school, 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.

**NOTE:** Any provision of this coverage which, on its effective date, is in conflict with the statutes of the state in which it is issued, is amended to conform to the minimum requirements of such statute.

# DEWAR

Website: [www.tuitionrefundplan.com](http://www.tuitionrefundplan.com)  
Email: [trp@dewarinsurance.com](mailto:trp@dewarinsurance.com)



TO: All Parents  
RE: Tuition Refund Plan

As you know, students are enrolled for the full academic year and no adjustment of annual charges can be made by the School for absences, withdrawal or dismissal, as stated on the Enrollment Agreement.

This policy is necessary as the School has continuing expenses such as plant maintenance and faculty salaries. In order to plan and maintain these services for the year, it is essential that the annual income from tuition charges be stabilized. Therefore, in the interest of parents, we are pleased to announce that we have made arrangements to protect students under the Tuition Refund Plan.

This Plan will not only provide an allowance of tuition charges in the event of absence or withdrawal of a student for medical reasons, but also in the event of withdrawal for other reasons or dismissal by the School (annual tuition charges, both prepaid and due, are insured). The Plan will also 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 school year. The Plan will pay benefits (subject to its terms, conditions and limitations and based on the amount insured) to the school which provides substantial assistance in meeting your financial obligation. It is fully described in the enclosed folder.

The modest cost is as follows:

GRADE	PREMIUM	GRADE	PREMIUM
Early Childhood	\$465.00	Seven	608.00
Kindergarten	474.00	Eight	631.00
One	490.00	Nine	644.00
Two	514.00	Ten	673.00
Three	532.00	Eleven	708.00
Four	555.00	Twelve	743.00
Five	578.00	International	804.00
Six	595.00		

The School offers you the Tuition Refund Plan as a means to insure your annual financial obligation under the terms of the accompanying Enrollment Agreement. This protection is important to you, and the School recommends that you participate in the Plan. Please read the information regarding the Plan that appears in the Enrollment Agreement and the Tuition Refund Plan brochure carefully and indicate on the Enrollment Agreement whether you waive the coverage or not.

Due to the binding nature of the Enrollment Agreement, it is in your best interest to enroll in this Plan; therefore we recommend your participation in this Plan.

Yours Sincerely,

Constance R. Correa  
Business Manager

PARENTS ARE REMINDED THAT NO ADJUSTMENT OF TUITION AND FEES CAN BE MADE AS STATED IN THE TUITION OBLIGATION POLICY, EXCEPT AS PROVIDED UNDER THIS PLAN. IT IS UNDERSTOOD THAT STUDENTS ARE ENROLLED FOR THE ENTIRE SCHOOL YEAR OR SUCH PORTION AS MAY REMAIN AFTER THE DATE OF ENTRANCE. THE FACT THAT THE SCHOOL FEES ARE PAID IN TWO OR MORE INSTALLMENTS DOES NOT CONSTITUTE A FRACTIONAL CONTRACT. COVERAGE UNDER THE PLAN IS CONTINGENT UPON PAYMENT OF THE PREMIUM WITHIN TEN DAYS AFTER THE FIRST CLASS DAY OF THE ACADEMIC YEAR.



# THE TUITION REFUND PLAN

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

## 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 your child is forced to withdraw during the academic year.

If your son or daughter 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 **50%** of the unused yearly insured fees, provided the student's **injury or sickness** forces the student to withdraw from school or medical absence lasts for 31 or more consecutive days. Benefits are paid retroactive to the first day of medical absence.
- The Plan will pay **50%** of the unused yearly insured fees, provided the student's **mental health condition**, as referenced in DSM V, 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 **50%** of the unused yearly insured fees provided the 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 **50%** of the unused yearly insured fees provided the 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*.

## TUITION CONTINUATION BENEFIT

- 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*.

# 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.
- “*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.)

## 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.

**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. Non-medical coverage is effective after the student has satisfied the fourteen-day attendance requirement.



# EXCLUSIONS

*Not Covered Under The Plan*

## **MEDICAL WITHDRAWAL OR ABSENCE DUE TO:**

1. war or any act of war or certified acts of terrorism 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 or certified acts of terrorism 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. inability of the school to operate and provide formal academic instruction including closure for any reason 8. temporary non-medical absences, suspensions, changes from resident to day status or schedule reductions 9. boycotting of classes by the student 10. completion of academic requirements or early graduation 11. 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.

### **Note:**

- Medical benefit period ends immediately upon student's resumption of classes at any school or upon becoming gainfully employed.
- For medical withdrawals, coverage ceases 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.



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## 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.

## UNDERWRITER

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