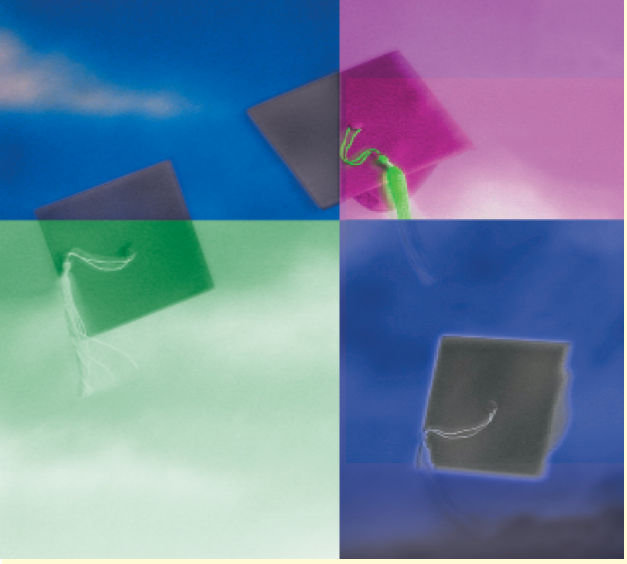

# The Tuition Refund Plan

*Providing Families Tuition Security Since 1930*

## WASHINGTON COLLEGE

## Protect Your Tuition and Fees 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 alleviate if not eliminate 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 1,300 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 up to a 100% refund of term tuition and fees when you are forced to withdraw for medical reasons at any time during the term.

Since 1930 DEWAR

# WHAT THE PLAN COVERS

### INJURY & SICKNESS WITHDRAWALS

100% of the insured term tuition, fees, room and board 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

60% of the insured term tuition, fees, room and board less any refund or credit due you from the college, will be refunded provided your condition is certified by a licensed physician and you have completely withdrawn from all classes for any condition whose diagnosis is found in the DSM-IV Manual.

In both cases above, a "complete withdrawal" from the college is required. This means you have given written notice that because of an 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. Your application must be postmarked before the opening date. This coverage refunds on a term basis only. If you start classes after opening date, you can still enroll in the Plan if your application is postmarked before your first class day. No applications can be accepted if mailed after you start classes. Coverage ceases on the last day of formal academic instruction by the College due to any reason.

Room, meals and other charges are not insured.

# EXCLUSIONS

- war or any act of war, declared or undeclared
- terrorism
- 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

## CLAIMS

Claim forms with instructions are available at the college business office 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 forms. 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-IV.

## COST

The cost of the Plan is $120.00 per semester for the 2012-2013 academic year.

## 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 02169-7468. The name of each student is listed on a contract, which is held by the College, not as agent for the insurance company, but on behalf of insured students and their parents. This document 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.

DEWAR

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