

The Tuition Refund Plan...

What it covers

- Your educational investment totalling thousands of dollars.
- Your peace of mind with the knowledge that an injury or sickness may not increase the cost of your education.
- Your ability to re-enter college without financial loss if a term must be repeated.
- Your loans with the college, banks, government agencies, etc.
- You could be forced to withdraw from classes for one of the following reasons:

Sports Injury

Mononucleosis

Car Accident

Appendicitis

Emergency & General Surgery

Hepatitis

Death

Emotional Conditions

Contagious Disease

Any Injury or Sickness

Who is A.W.G. Dewar?

The Tuition Refund Plan was originated in 1930 to protect the financial investment of students and parents in education.

Today, over 1000 leading independent schools and colleges throughout North America offer the Plan. The Plan described in this folder has been specifically designed for the needs of college students and parents. It offers the unique benefit of a 100% refund of term tuition, room and board when you are forced to withdraw for medical reasons at any time during the term.

This Plan is administered by A. W. G. Dewar, Inc., Quincy, Massachusetts, now in its eighth decade of service to the educational community.

The Tuition Refund Plan is underwritten by one of the member companies of OneBeacon Insurance Group, Canton, Massachusetts, 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 contract, which is held by the College, not as an agent for the insurance company but on behalf of insured students and their parents. This leaflet is intended as a convenient summary of the Plan and should be retained by participating students. The insurance contract, which is available for your inspection at the College, governs all questions of coverage. The Tuition Refund Plan is the Service Mark of A. W. G. Dewar, Inc.

DEWAR

A.W.G. Dewar, Inc.

Tuition Refund Plans Since 1930

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Isn't Your Education Worth Protecting?



The Tuition Refund Plan

Providing Security
Since 1930

Wheaton 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.

If you withdraw from classes because of a personal injury or sickness, this Plan will return:

- 100% of your insured term tuition, room and board or
- 60% of your insured term tuition, room and board if the withdrawal results from a psychological/emotional condition

The refund will assist you greatly by giving you:

- Money that can ease your loan obligations
- Money that can allow you to continue your education without increasing your costs

Every student or parent for whom the loss of a term's fee would represent a significant financial hardship should take advantage of the Tuition Refund Plan.

Benefits

Injury & Sickness Withdrawals

100% of the insured term tuition, 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.

Psychological/Emotional Withdrawals

60% of the insured term tuition, room and board less any refund or credit due you from the college, will be refunded provided 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 all classes 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. 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

Note that the Plan does not cover the following:

- 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 (excepting 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 full instructions are available at the College. 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 Psychological/Emotional withdrawals will be classified in accordance with the American Psychiatric Association's Diagnostic and Statistical Manual-DSM-IV.