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 universities provide partial refunds for withdrawals, they are limited and usually effective only when you withdraw early in the term. This Plan dramatically enhances the university 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 a portion of 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 1,200 leading independent school 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 semester tuition when you are forced to withdraw for medical reasons at any time during the term.
WHAT THE PLAN COVERS

INJURY & SICKNESS WITHDRAWALS

80% of the insured term tuition charges, less any refund or credit due you from the University, 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

80% of the insured term tuition charges, less any refund or credit due you from the University, will be refunded provided your medical condition is certified by a licensed physician and you have completely withdrawn from all classes for a diagnosed mental health condition.

In both cases above, a “complete withdrawal” from the University 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 University verification will be required. It is strongly advised that students withdrawing for injury, sickness or mental health reasons also submit a petition to the University academic standards committee for an approved medical withdrawal.

CONDITIONS OF COVERAGE

Your protection covers a full term from the opening to closing date. This coverage refunds on a term basis only. No coverage can be secured after opening day of classes for the semester. Coverage ceases on the last day of formal academic instruction by the University due to any reason.

EXCLUSIONS

• 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
CLAIMS

Claim forms with instructions are available at the Student Financial Services 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 form. Benefit payment is made to the University to be credited to the student’s account. Benefits not required to settle your account with the University will be refunded to you through the University.

All Mental Health withdrawals will be classified in accordance with the American Psychiatric Association’s Diagnostic and Statistical Manual - DSM-V.

COST

Your tuition investment is automatically protected for a full academic year, unless you waive the coverage. The tuition insurance fee will be applied to your billing statement each semester you are enrolled at Puget Sound. Your tuition investment will be protected unless you waive the coverage by the first day of the fall semester. A completed waiver, if submitted by the first day of fall semester, will be good for the entire academic year. If you wish to opt out of coverage, the waiver form can be found at: http://www.pugetsound.edu/admission/tuition-aid-scholarships/student-finances/.

Room, meals, or other charges are not insured under this policy.

UNDERWRITER

The Tuition Refund Plan policy is underwritten by Atlantic Specialty Insurance Company, New York, NY, a member company of the OneBeacon Insurance Group 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 University Student Financial Services 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 University Student Financial Services office. Coverage may change each academic year. A.W.G. Dewar, Inc. is the originator of the trademarked Tuition Refund Plan.

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