The Tuition Refund Plan

2026-2027

DEWAR

Why do you need the Tuition Refund Plan?

Each year, participants are forced to withdraw from programs for a variety of reasons. Your financial obligation to the association is for the full fees as stated in the association registration materials. The association has fixed expenses and cannot refund fees or cancel unpaid obligations if you are forced to depart early from a course due to accident, injury, illness, or mental health conditions. The Tuition Refund Plan will help alleviate your financial loss and the refunded fees may assist you in reentering a course when a course must be repeated.

The Plan is administered by A.W.G. Dewar, Inc., Quincy, Massachusetts, now in its ninth decade of service. Today, over 1,200 leading independent schools, colleges, and programs throughout North America offer the Plan. It offers a unique benefit of a significant refund of course fees when you are forced to withdraw for medical reasons at any time during a course.

What the Plan covers

Withdrawal for medical reasons

- 75% of the insured course fees, less any refund or credit due you from the association, will be refunded provided your physical condition is certified by a licensed physician and forces you to completely withdraw for the balance of the course.

- 75% of the insured course fees, less any refund or credit due you from the association, will be refunded provided your mental health condition, as referenced in DSM-V, is certified by a licensed physician and forces you to completely withdraw for the balance of the course.

In both cases above, a "complete withdrawal" from the course is required. This means you have given written notice that because of your injury or sickness you will not be able to complete the course and you will not receive any credit. A written statement from your doctor certifying the injury or sickness and association verification will be required.

Conditions of Coverage

Your protection covers a full course from the opening to closing date. This coverage refunds on a course basis only. Coverage ceases on the last day of formal instruction by the association due to any reason.

Exclusions

Not Covered Under The Plan

Medical withdrawal due to:

1. war or any act of war or terrorism 2. taking part in a riot 3. pregnancy and/or childbirth 4. nuclear reaction, radiation or radioactive contamination 5. failure to attend courses for any reason other than injury or sickness 6. any communicable disease, if it is declared, determined or recognized as a pandemic or epidemic by the World Health Organization or Centers for Disease Control, or other Canadian or U.S. governmental or quasi governmental public health agency, entity or service that may provide such declaration, determination or recognition.

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

Claims

Claim forms with instructions are available through the association office. Claims must be reported within 30 days from the date of separation. Benefit payment is made to the association to be credited to the participant's account. Benefits not required to settle your account with the association, if any, will be refunded to you by the association.

Contact Us

Website: **www.tuitionrefundplan.com**
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Underwriter

The Tuition Refund Plan policy is underwritten by Intact Insurance Company. The name of each participant is listed on a policy which is held by the association business office, not as agent for the insurance company, but on behalf of insured participants. This leaflet is an outline of coverage for the ensuing annual courses. Actual coverages are governed by the insurance policy on file in the association's business office. Coverage may change each year. A.W.G. Dewar, Inc. is the originator of the Tuition Refund Plan and the trademarked Tuition Refund Plan.

Program year: 2026-2027
Coverage code: NS/WO/75/75/0/0/T/CN/CAA

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