Bridgton Academy
Tuition Insurance Overview

What is Tuition Insurance?

Tuition insurance helps protect the investment you are making in your child's education. Your enrollment contract with the school financially obligates you to pay the full amount of tuition and fees for your child to attend regardless of withdrawal for any reason.

We understand unforeseen events occur. Take the worry out of your investment and pass the risk on to **PROTECT MY TUITION™**.

What does the Tuition Insurance Plan Cover?

Covered Reasons under this policy are listed below. If you suffer a covered loss, we will pay the percentage listed in the Declarations for that covered reason of the student's average daily cost for tuition expenses and fees with the exception of Medical Withdrawal, the cause of any withdrawal must occur during the policy period.

Medical Withdrawal
100% of the remaining tuition.

A Student is unable to attend all scheduled classes for an extended period of time and is forced to withdraw from your educational institution due to a Mental Health Illness, Injury, or Sickness. Withdrawal for a Mental Health Illness must be diagnosed by a physician who advises the student to take a complete withdrawal from school for the covered term. Withdrawal for Injury or Sickness must be diagnosed by a physician, be disabling enough to make a reasonable person take a withdrawal from school, and the physician advises the student to take a complete withdrawal from school.

Medical Withdrawal Special Exclusion – We will not pay for Medical Withdrawal when it is the direct result of the "student" being under the influence of drugs or intoxicants, unless prescribed by a physician.

Academic Discharge
50% of the remaining tuition.

A student's dismissal by your educational institution for failing to meet acceptable academic standards, established by you prior to the covered term.

Disciplinary Discharge
50% of the remaining tuition.

A student's dismissal by your educational institution for failing to meet acceptable standards of behavior established by you prior to the covered term.

Death
100% of the remaining tuition.

A student's withdrawal from your educational institution due to the death of the student or tuition payer unrelated to 6. Disease Contamination.

Involuntary Unemployment of Tuition Payer
60% of the remaining tuition.

A student's withdrawal from your educational institution due to the Involuntary Unemployment of the tuition payer. Involuntary Unemployment does not apply to Temporary Employment, independent contractors, reduction of work hours, strikes, or self-employed persons. Employee must be let go by the employer. Please see definition of involuntary unemployment below.

Disease Contamination
50% of the remaining tuition.

a. A student is barred from attending all scheduled classes due to accidental contamination of the covered location which results in a covered illness requiring the closure of all or part of a covered location if:
    i. The closure is caused by a disease contamination event declared by the National Center for Disease Control, or the applicable city, county, or state Department of Health; and
    ii. The contamination is confirmed by a qualified expert or experts and reliable laboratory testing.

b. Covered payment is calculated beginning 14 calendar days after the withdrawal date of the student or closure date of your educational institution.
c. In no event will we pay more than the Disease Contamination maximum limit of insurance listed in the Declarations.

Job Transfer of Tuition Payer
50% of the remaining tuition.

A student is forced to withdrawal from your institution due to the job transfer of the tuition payer.

Voluntary Withdrawal of Student
0% of the remaining tuition.

a. A "student" voluntarily withdrawals from your educational institution for any reason that is not excluded by this policy and the student fulfills the waiting period.
b. Waiting Period means the 14 calendar days in which the student must be enrolled in your educational institution and attend regularly scheduled classes before Voluntary Withdrawal of Student Covered Reason becomes payable.

Tuition Continuance Coverage Endorsement (Included)

In the event of Involuntary Unemployment or Death of a tuition payer, the student does not have to withdraw from school for coverage to apply.

Exclusions

We will not pay for any loss under this policy, arising directly or indirectly out of, or are contributed to in whole or in by part, or as a result of, or from, or that occur to, or are as a result of the actions of, the Insured, Student, or Tuition Payer:

1. Suicide, attempted suicide, or intentionally self-inflicted injury, while sane or insane;- Does not apply to voluntary withdrawal coverage if part of plan
2. Pregnancy or childbirth;- Does not apply to voluntary withdrawal coverage if part of plan.
3. Closure of your education institution for any reason not covered by this policy;
4. Acts committed with the intent to cause a loss under this policy;
5. Failure to attend class for any reason other than a covered reason;
6. Early graduation or early completion of classes, sessions, or activities;
7. Forcible induction or military draft into the armed forces;
8. Declared or undeclared war, or any act of war;
9. The commission of or attempt to commit a felony;
10. Any criminal, fraudulent or dishonest act, error or omission, or any intentional or knowing violation

of law by you, any of your partners, directors or trustees, or the tuition payer;

11. Nuclear reaction, radiation, or radioactive contamination;

12. Governmental action, seizure, confiscation or destruction by order of any governmental authority;

What are the Coverage Effective and Completion Dates?

Medical Withdrawals, Non-Medical Withdrawals and Dismissals

Coverage begins on the Effective Date noted above for students that have elected to enroll in the program prior to that Effective Date. Coverage ends the last day of the academic year or once the student has withdrawn from school.

Voluntary Withdrawal Trigger (if applicable)

Coverage begins 14 calendar days after the first day of class or 14 days from the student's date of enrollment in the program, whichever is later. The student must attend regularly scheduled classes during these 14 days in addition to remaining enrolled at the school. Coverage ends the last day of the academic year or once the student has withdrawn from school.

Late Entering Students

Any student who has not elected to enroll in the tuition program by the Effective Date will have a 14 calendar day waiting period before coverage becomes effective. In order to have coverage be effective the first day of the school year, a student would need to notify the school business office of their intent to enroll in the program at least 14 days prior to the first day of classes. Late entering students are still subject to the voluntary withdrawal waiting period listed above.

Definitions

1. Average Daily Cost means a student's tuition expenses and fees divided by the actual academic calendar days in the school year.

   If a student has already used a portion of the tuition expenses and fees, the average daily cost is the unused pro-rata portion of tuition expenses and fees.

2. Disease Contamination- Covered Illness means clear, visible, identifiable internal or external symptoms of injury, illness or death of a student caused by any of the following as defined by the United States Centers for Disease Control and Prevention:

   a. Bacterial microorganisms transmitted through human contact with food;

   b. Hepatitis virus;

   c. Legionnaire's disease; and

   d. Noroviruses;

   a. Covered Illness does not include any other type of illness, bacteria, virus, or disease

3. "Covered location" means:

   a. That part of a premises you occupy which is listed as a covered location on the Declarations, including the area within 1,000 feet of that premises.

   b. If you have more than one covered location under a., the term covered location means only the location that was forced to close resulting in the covered loss.

   c. If you occupy only part of the site at a covered location, this phrase is further defined as:

      (1) The portion of the building which you rent, lease or occupy; and

      (2) Any area within the building or on the site at which the described premises are located, if that area services, or is used to gain access to, the described premises.

4. Covered Loss means your loss of tuition and fees for a student's covered reason.

5. DSM means the Diagnostic and Statistical Manual of Mental Disorders published by the American Psychiatric Association. The manual in effect at the time of the withdrawal or dismissal is contemplated in this definition.

6. Involuntary Unemployment means when a tuition payer is terminated from employment because of a business decision that is outside of his or her control during the covered term. Involuntary Unemployment does not apply to Temporary Employment, independent contractors, or self-employed persons.

7. Job Transfer means when a tuition payer:

   d. is transferred or accepts a new job located greater than 100 miles from his or her current job;

   e. is forced to move from their current residence, requiring a change of address; and

   f. occurs during the covered term

8. “Physician” means a skilled health-care professional trained and licensed to practice medicine. The physician must be someone other than a member of the “student’s” family.
9. Student means your students whose names are listed on the schedule attached to and made a part of this policy.
10. Tuition Expenses and Fees means any expenses incurred and are paid or payable for the student’s enrollment with you for the covered term that is listed on the schedule attached to and made part of this policy.
11. Tuition payer means the person responsible for paying the tuition expenses and fees of the student.
12. Withdraw or Withdrawal means the complete withdrawal of a student from the current covered term due to a covered reason from your educational institution that prevents the student from attending regularly scheduled classes, sessions, or activities. The withdrawal must prevent the student from receiving academic credit for the covered term.

What Happens in the Event of a Claim?

Contact your school’s business office to file a claim.

Once a claim is reported and coverage is confirmed, the amount owed will be paid directly to the school to settle your account. For privacy reasons all correspondence will only be sent directly to the school.

Cost

The cost of the coverage will be detailed in your enrollment contract.

Questions?

Please contact your school’s business office or email info@protectmytuition.com.

**This overview is meant to be an easy to refer to reference. A copy of the complete tuition refund policy will be on file at your school’s business office. In the event of any discrepancies, the language in the policy will be used.*