

Program Fee Protection Plan

EXPLO

Summer 2023

DEWAR

Why do you need the Program Fee Protection Plan?

While no one expects their student to depart early from a program session, from time to time unexpected things happen. Each year students leave programs for a variety of unforeseen reasons including, illness or accidents, homesickness, dismissal, withdrawal for personal reasons, etc.

Your financial obligation to the EXPLO is for the full program fees as stated in the program registration material. The program has fixed expenses and, therefore, cannot afford to refund the program fees if your student is forced to depart early from a program session.

The Program Fee Protection Plan can provide welcomed financial relief if your son or daughter withdraws during a program session due to a covered cause of loss. Claim payments are paid to EXPLO for credit to your account, mitigating the possibility of a large financial loss.

Please read this document carefully. The Plan provides comprehensive protection at a modest cost.

What the Plan covers

Withdrawal for medical reasons

- The Plan will pay 60% of the average daily cost of insured program fees for the time withdrawn, provided the student's injury or sickness forces the student to withdraw from the program session.
- The Plan will pay 60% of the average daily cost of insured program fees for the time withdrawn, provided the student's mental health condition, as referenced in DSM-V, forces the student to withdraw from the program session.

NOTE: This plan does not provide coverage for Epidemic Closure of the program of any kind or closure due to fear of contagion.

Withdrawal for other than medical reasons

(Examples include: moves, change of objective, financial hardship and voluntary withdrawals.)

- The Plan will pay 60% of the average daily cost of insured program fees for the time withdrawn, provided the student has withdrawn from the program after attending more than two consecutive calendar days beginning with the student's first day of attendance in the program session.

Dismissal from the camp

- The Plan will pay 60% of the average daily cost of insured program fees for the time withdrawn, provided the student is dismissed from the program after attending more than two consecutive calendar days beginning with the student's first day of attendance in the program session.

Definitions and conditions

- The “program session” (referred to as “period of enrollment” in the policy) upon which benefits are based, consists of the actual calendar days in the program session (including weekends, holidays and vacations) beginning with the first official day of the program session and ending with the last official day of the program session.
- “Withdrawal for medical reasons” means complete, involuntary severance from the program session as certified to and regularly treated during the period of coverage by a legally qualified medical practitioner, not related to the student.
- “Injury” means bodily injury cause by an accident that occurs on or after the effective date of coverage but before the last day of coverage.
- “Sickness” means any sickness or disease for which symptoms exist and medical advice or treatment is received after the effective date of coverage but before the last day of coverage.
- “DSM V” is the American Psychiatric Association’s Diagnostic and Statistical Manual.
- “Withdrawal for other than medical reasons” means complete, voluntary severance from the program for the balance of the program session.
- “Dismissal” means complete, involuntary severance from the program session at the direction of the program authorities for scholastic or disciplinary reasons for the balance of the program session.
- “Average daily cost” is found by dividing the program fees by the actual calendar days during the period of enrollment.

Period of coverage

Coverage is effective under the Plan as follows:

MEDICAL: From the first day of the program session through the last day of the program session. Coverage is not in effect for withdrawals occurring before the first day of the program session.

NON-MEDICAL / DISMISSAL: For the entire program session after meeting the two-day attendance requirement.

Exclusions

Not Covered Under The Plan

Medical withdrawal due to:

1. hostile or warlike action 2. nuclear reaction, radiation or radioactive contamination
3. order of a de jure or de facto governmental or sovereign power directed to the student
4. destruction of the program's physical facilities due to any cause 5. program bankruptcy, insolvency, or other financial instability that results in the program's inability to operate and to provide sessions to the students 6. program closing for any reason 7. pregnancy and/or childbirth 8. taking part in a riot 9. failure to attend the program session for any reason other than injury or sickness

Withdrawal for other than medical reasons or dismissal due to:

1. being inducted into the armed forces or being assigned alternative duty in lieu of active military service 2. any hostile or warlike action 3. taking part in a riot 4. any order of a de jure or de facto governmental or sovereign power directed to the student
5. nuclear reaction, radiation or radioactive contamination 6. destruction of any program facility due to any cause 7. program bankruptcy, insolvency or other financial instability that results in program's inability to operate and provide formal instruction 8. program closure for any reason 9. temporary non-medical absences, suspensions, changes from resident to day status or schedule reductions 10. boycotting of program by the student
11. completion of program session 12. any withdrawal or dismissal prior to or within the first two consecutive calendar days beginning with the student's first day of attendance in the program session.

Claims

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

Contact Us

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Underwriter

Tuition Refund Plan policies are underwritten by Atlantic Specialty Insurance Company and OBI National Insurance Company. Plan policies are produced by 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 school business 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 program session. Actual coverages are governed by the insurance policy on file in the school's business office. Coverage may change each program session. A.W.G. Dewar, Inc. is the originator of the trademarked Tuition Refund Plan.

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