

# EXPLO

## TUITION REFUND PLAN

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

Your financial obligation to Explo is for the full tuition as stated in the program registration material. The program has fixed expenses and, therefore, cannot afford to refund the tuition or fees if your child is forced to depart early.

The Explo Tuition Refund Plan will provide welcomed financial relief if your son or daughter withdraws from the program session. 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.

# WHAT THE PLAN COVERS

## MEDICAL WITHDRAWALS

- The Plan will pay **60%** of the unused insured program fees, provided a **medical disability** forces the student to withdraw from Explo for the balance of the program session.

## NON-MEDICAL WITHDRAWAL OR DISMISSAL

- The Plan will pay **60%** of the unused insured program fees **provided the student has attended more than two consecutive calendar days** beginning with the student's first day of attendance in the program session (not including the orientation day).

## CLAIM CALCULATION FORMULA

$$\frac{60\% \text{ of (Days Withdrawn x Insured Fees)}}{\text{Actual Calendar Days in the Program Session}}$$

## DEFINITIONS AND CONDITIONS

- The “*program session*” (referred to as “period of coverage” in the policy) upon which benefits are based, consists of the actual calendar days in the program session (including weekends and holidays) beginning with the first official day of the program session (not including the orientation day) and ending with the last official day of the program session.
- “*Medical Withdrawal*” means complete, involuntary severance from the program as certified to and regularly treated during the period of coverage by a legally qualified medical practitioner and in accordance with the International Classification of Diseases and the American Psychiatric Association’s Diagnostic and Statistical Manual.
- “*Non-Medical Withdrawal*” means complete, voluntary severance from the program for the balance of the program session.
- “*Dismissal*” means complete, involuntary severance from the program by the program authorities for the balance of the program session.

## PERIOD OF COVERAGE

### COVERAGE IS EFFECTIVE UNDER THE PLAN AS FOLLOWS:

**MEDICAL:** From the first day of the program 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 OR ABSENCE DUE TO:

1. war or any act of war or certified acts of terrorism
2. taking part in a riot
3. pregnancy and/or childbirth
4. use of any drug, narcotic or agent which is similarly classed or has similar effect unless given by and while under the care of a doctor
5. suicide or intentionally self-inflicted injury or self-inflicted sickness
6. alcoholism or use of alcohol
7. nuclear reaction, radiation or radioactive contamination
8. failure to attend the program 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 or certified acts of terrorism
3. rebellion, riot or civil commotion
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. inability of the program to operate and provide formal instruction including closure for any reason
8. temporary non-medical absences, suspensions, changes from resident to day status or schedule reductions
9. boycotting of the program by the student
10. completion of academic requirements or early graduation
11. 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 office. Claims must be reported within 30 days from the date of separation. Benefit payment is made to Explo for credit to your account. Benefits not required to settle your account with Explo will be refunded to you.

## UNDERWRITER

The Tuition Refund Plan policy is underwritten by Atlantic Specialty Insurance Company, New York, NY, 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 program's 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 academic year. Actual coverages are governed by the insurance policy on file in the program's business office. Coverage may change each academic year. A.W.G. Dewar, Inc. is the originator of the trademarked Tuition Refund Plan.

The logo for Dewar Insurance Agency, featuring the word "DEWAR" in a bold, blue, serif font with a slight shadow effect.

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