

# The Tuition Refund Plan

Providing Families Tuition  
Security Since 1930

**Amherst College**

**2020-2021**

**DEWAR**

# Protect your educational investment with The Tuition Refund Plan

The cost of education today is a substantial investment. While the College provides a refund for withdrawals—calculated on a pro-rated basis dependent on the withdrawal date—this Plan enhances the potential refund amount for withdrawals by refunding up to 80% (less any refund/credit made by the college) of your insured tuition in the applicable semester. These returned funds can be used to reduce your loan obligations under government or private loan programs, when applicable.

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 schools and colleges throughout North America offer the Plan. The Plan described within this document has been specifically designed for the needs of college students and parents. It offers the unique benefit of a significant refund of semester tuition when a withdrawal is made for qualified medical reasons at any time during the semester.

The Tuition Refund Plan policy is underwritten by Atlantic Specialty Insurance Company, New York, New York, for A.W.G. Dewar, Inc., doing business as A.W.G. Dewar Insurance Agency, Four Batterymarch Park, Quincy, Massachusetts, 02169. Atlantic Specialty Insurance Company and A.W.G. Dewar, Inc., are not affiliated with Amherst College. This document is created, and the Plan is administered, by A.W.G. Dewar, Inc.

# What the Plan covers

## **Injury & sickness withdrawals**

- 80% of the insured semester tuition less any refund or credit due you from the college, 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 semester.

## **Mental health withdrawals**

- 80% of the insured semester tuition less any refund or credit due you from the college, will be refunded provided your medical condition is certified by a licensed physician and you have completely withdrawn from all classes for any condition whose diagnosis is found in the DSM-V Manual.

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

# Conditions of Coverage

Your protection covers a full semester from the opening to closing date. Coverage must be secured before the first day of class. This coverage refunds on a semester basis only. Coverage ceases on the last day of formal academic instruction by the College or University due to any reason.

## Exclusions

*Not Covered Under The Plan*

- 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 semester
- nuclear reaction, nuclear radiation or radioactive contamination

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

## Claims

Claim forms with full instructions are available at the college Student Accounts office and online at [www.amherst.edu/go/studentaccounts](http://www.amherst.edu/go/studentaccounts). 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 college to be credited to the student's account. Benefits not required to settle your account with the college will be refunded to the insured by A.W.G. Dewar, Inc.

All mental health withdrawals will be classified in accordance with the American Psychiatric Association's Diagnostic and Statistical Manual - DSM-V.

## Cost

The cost of the Plan is \$236.00 for the 2020-2021 academic year, \$118.00 per semester.

## 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 college 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 college business office. Coverage may change each academic year. A.W.G. Dewar, Inc. is the originator of the trademarked Tuition Refund Plan.

# Contact Us

Website: [www.tuitionrefundplan.com](http://www.tuitionrefundplan.com)

Email: [trp@dewarinsurance.com](mailto:trp@dewarinsurance.com)

## **A.W.G. DEWAR, INC.**

4 Batterymarch Park  
Quincy, MA 02169

*\*Coverages are underwritten by member companies in the OneBeacon Insurance Group. OneBeacon Insurance Group Holdings, Ltd. is a subsidiary of Intact Financial Corporation (TSX: IFC). Your policy may be underwritten by one of the following insurance companies: Atlantic Specialty Insurance Company, OBI National Insurance Company or Intact Insurance Company. In Rhode Island, the company operates under the OBI Insurance Brand.*

Academic year: 2020-2021

Form number: G14216 0797

Coverage code: CRP/80/80/CTA/NH/NA/AMHERST