



# Housatonic Valley Waldorf School Tuition Insurance Overview 2022 – 2023

## 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 Causes of Loss under this policy is limited to the following types listed below. 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's" inability to attend all scheduled classes for an extended period of time and is forced to "withdraw" from your educational institution at the direction of a licensed "physician" due to mental injury or any sickness described in the "DSM", or physical injury or any sickness diagnosed and treated by a licensed "physician".

*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 any drug unless taken under the advice of and administered by a licensed medical "physician" for medical reasons only.

### Academic Discharge

80% 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 policy term.

### Disciplinary Discharge

80% 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 policy term.

## Death

100% of the remaining tuition.

"Withdrawal" from your educational institution due to the accidental death of the "student" or "tuition payer" unrelated to paragraph "Disease Contamination."

## Involuntary Unemployment of Tuition Payer

60% of the remaining tuition.

A "student" "withdraws" from your educational institution due to the involuntary unemployment of the "tuition payer".

## 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 a "covered location" 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 the
  - ii. 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 of \$1,000,000.

## Job Transfer of Tuition Payer

100% of the remaining tuition.

A "student" is forced to "withdraw" from your institution due to the job transfer of the "tuition payer". *Job Transfer of Tuition Payer Special Exclusion- We will not pay for "student's" tuition and school "fees" under this Covered Cause of Loss unless;*

- a. The "tuition payer" transfers to a job located greater than 100 miles from his or her current job, and;
- b. The "tuition payer" is forced to move from their current residence, requiring a change of address.

## Voluntary Withdrawal of Student

50% of the remaining tuition.

- a. A "student" voluntarily "withdraws" 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)

For "Death" and "Involuntary Unemployment of Tuition Payer" the student does not have to withdraw from school to have an approved claim paid at the designated coinsurance levels.

## Exclusions

We will not cover loss of tuition and other school "fees" arising out of, caused by, or resulting from, the following:

### 1. Governmental Action

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

But we will pay for acts of destruction ordered by governmental authority and taken at the time of a fire to prevent its spread if that fire would be covered under this coverage form.

### 2. Nuclear Hazard

Nuclear reaction or radiation, or radioactive contamination, however caused. But if nuclear reaction or radiation, or radioactive contamination, results in fire, we will pay for the "loss" caused by the fire.

### 3. War and Military Action

- a. War, including undeclared or civil war;
- b. Warlike action by a military force, including action in hindering or defending against an actual or expected attack, by any government, sovereign or other authority using military personnel or other agents; or
- c. Insurrection, rebellion, revolution, or usurped power, or action taken by

governmental authority in hindering or defending against any of these.

4. Failure to attend classes for any reason other than a Covered Cause of Loss provided under **COVERED CAUSES OF LOSS**.
5. Suicide or self-inflicted injury or self-inflicted sickness.
6. Early graduation or early completion of classes, sessions or activities.
7. The forcible induction of the "student" or "tuition payer" into the armed forces.
8. Pregnancy or childbirth of the "student".
9. The "student" commission of a crime. However this exclusion does not apply to discharge resulting from the unlawful consumption of alcohol
10. Any loss of tuition or school "fees" which occurred prior to the inception of the "student's" enrollment in this coverage.
11. Loss of tuition or school "fees" due to participation in a riot by the "student" or "tuition payer".
12. 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".
13. The closure of your educational institution for any reason not covered by this policy.

## What are the Coverage Effective and Completion Dates?

### Medical Withdrawals, Non-Medical Withdrawals and Dismissals

Coverage begins 7/1/22 for students that have elected to enroll in the program prior to 7/1/22. 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 7/1/22 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 the tuition and other school "fees" divided by the actual calendar days in the school year.

If a "student" has already used a portion of the tuition and "fees", the "average daily cost" is the unused pro-rata portion of tuition divided by the remaining calendar days in the school year.

2. "Covered illness" means clear, visible, identifiable internal or external symptoms of bodily injury, illness or death of a "student" caused by any of the following:
  - a. Bacterial microorganisms transmitted through human contact with food;
  - b. Hepatitis virus;
  - c. Legionnaire's disease; and
  - d. Noroviruses;

as defined by the United States Center for Disease Control.

"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 at which the loss of tuition and "fees" occurred.
  - 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. "DSM" means the Diagnostic and Statistical Manual of Mental Disorders. The most current edition of the manual is contemplated in this definition.
5. "Fees" means the amount of fees or other costs that are the basis for this insurance.

6. "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.
7. "Student" or "student's" means the person listed on the Tuition Reimbursement Insurance Schedule of Students and Fees who is enrolled in your educational institution for which tuition is to be paid, and not considered an insured under this policy.
8. "Term" or "terms" means the period of enrollment.
9. "Tuition payer" means the person responsible for paying the "fees" and tuition of the "student".
10. "Withdraw" or "withdrawal" means the complete withdrawal of a "student" due to a Covered Cause of Loss from your educational institution that prevents the "student" from attending regularly scheduled classes, sessions or activities. The "withdrawal" must prevent the "student" from receiving credit for the covered term.

## What Happens in the Event of a Claim?

There are three ways to report a claim:

1. Go to [www.protectmytuition.com](http://www.protectmytuition.com), click on "Claims," and then enter the necessary claims information.
2. Email [claims@protectmytuition.com](mailto:claims@protectmytuition.com) the details of your claim.
3. Visit your school's business office and pick up a claims form.

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](mailto: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.*

