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COLUMBIA TUITION INSURANCE PLAN

Columbia Tuition Insurance Plan¹ is designed to protect you from the loss of tuition and fees should you find it necessary to withdraw due to medical reasons. This plan complements Columbia's published refund policy, so you are assured of a significant refund of tuition at any time during the term. This benefit will be especially helpful in the repayment of student loans as well as financially assisting your return to classes.

Who is eligible to apply?

All Columbia students are eligible to apply.

How much does it cost?

Cost is based on the total amount of tuition and fees. Please see the application included in this folder for specific fees or contact A.W.G. Dewar, Inc., at 617-774-1555.

What is covered?

Students who participate in this plan are covered for tuition and fees for the entire academic year for the following types of withdrawals:

Illness and Accident—100% of the insured term tuition and fees, less any refund or credit due to you from the University, 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 term.

Mental/Nervous/Emotional—60% of the insured term tuition and fees, less any refund or credit due to you from the University, will be refunded provided you are confined in a hospital for 7 consecutive days during the term and have completely withdrawn from all classes for a mental, nervous, or emotional disorder found in the American Psychiatric Association's *Diagnostic and Statistical Manual of Mental Disorders*, fourth edition (DSM-IV).

Are tuition and fees paid by financial aid covered by this plan?

Yes. The plan provides an important benefit that covers not only payments made directly by the student, but also any loan, grant, or scholarship received.

What is excluded?

Withdrawals due to any of the following conditions are excluded:

- war or any act of war, or terrorism
- the use of any drug, narcotic, or agent that 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 illness or accident
- withdrawal when the student receives credit for an incomplete term
- suicide or intentional self-inflicted injury or sickness
- nuclear reaction, nuclear radiation, or radioactive contamination

How do I apply?

An application and prepaid envelope are included in this folder. Complete and return the application to A. W. G. Dewar, Inc.

What is the application deadline?

The application for Columbia Tuition Insurance Plan must be received before you begin classes.

How are benefits paid?

Benefit payment is credited to your student account, and any amount in excess of payment due the University will be refunded to you.

Whom may I contact with questions?

Call A. W. G. Dewar, Inc., at 617-774-1555.

¹ Columbia Tuition Insurance Plan is administered by A.W.G. Dewar, Inc. See Important Note on inside front cover.

Underwriters: Columbia Tuition Insurance Plan is administered by A.W.G. Dewar, Inc. and is underwritten as The Tuition Refund Plan™. The Tuition Refund Plan is underwritten by one of the member companies of OneBeacon Insurance Group, Boston, MA, for A.W.G. Dewar, Inc. dba Dewar Insurance Services, Four Batterymarch Park, Quincy, MA 02169. The name of each student is listed on a contract that is held by the University, not as agent for the insurance company but on behalf of insured students and their parents. This leaflet is intended as a convenient summary of the Plan and should be retained by participating students. The insurance contract, which is available for your inspection at the University, governs all questions of coverage. The Tuition Refund Plan is the Service Mark of A.W.G. Dewar, Inc.