



A S H L E Y H A L L

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ASHLEY HALL TUITION REFUND PLAN 2015-2016

You have made a substantial investment in education. The information below explains how to protect your financial commitment against loss due to absence, dismissal or withdrawal. Since the school cannot refund or cancel unpaid obligations in the event of absences, withdrawals or dismissals, it is strongly recommended that all parents participate in this plan. This plan is required for all new students, students on the monthly payment plan, or those students on any form of probation or special status. Please indicate your intentions on the accompanying Enrollment Agreement or on the on-line enrollment agreement.

Every year thousands of students are forced to withdraw from independent schools for one of the following reasons:

- personal reasons
- illness or injury
- change of objective
- death of a parent or student
- disciplinary dismissal
- scholastic failure
- financial problems
- emotional difficulties
- transfer of family

Your financial obligation to the school is for the full annual tuition as stated in the school's enrollment agreement. The school's expenses are incurred on an annual basis; therefore, the school cannot afford to refund the tuition or cancel unpaid obligations if your child is forced to withdraw during the upcoming academic year.

If your child withdraws, the Tuition Refund Plan will pay benefits (subject to its terms, conditions and limitations) to your account which will provide substantial assistance in meeting your financial obligation. Remaining benefits not required to meet your obligation to the school will be refunded to you.

REFUNDS ARE MADE FOR:

A. Medical Absence or Withdrawal

- 100% of the unused yearly tuition (prorated), provided physical disability extends for thirty-one or more consecutive days. Refunds are then made retroactive to the first day of disability. This is for any physical disability certified to and treated by a legally qualified physician or surgeon.

- 60% of the unused yearly tuition (prorated), if disability is a mental or nervous disorder and extends for thirty-one or more consecutive days. Refunds are then made retroactive to the first day of disability. This disability must be certified to and treated by a legally qualified psychiatrist, physician or surgeon.

- 100% of the unused yearly tuition (prorated for every day lost) when epidemic closure is ordered by the local Public Health Authority.

B. Non-Medical Withdrawal

60% of the unused yearly tuition (prorated) provided the student has attended more than the first fourteen consecutive days of the academic year.

C. Dismissal

75% of the unused yearly tuition (prorated) provided the student has attended more than the first fourteen consecutive days of the academic year.

Definitions:

1. The "academic year" upon which benefits are based consists of actual calendar days (including weekends, holidays, and vacations) commencing with the first day of formal academic instruction(excluding pre-season athletic practice, orientation, registration, and graduation days) and ending with the last day of formal academic instruction, including examinations.

2. "Withdrawal" means complete, voluntary severance from classes for the balance of the academic year. "Dismissal" means complete, involuntary severance from classes by the school authorities for scholastic or disciplinary reason for the balance of the academic year. Temporary non-medical absences or a temporary suspension for any reason are not bases for claims.

3. Withdrawal due to normal pregnancy or normal childbirth is defined for purposes of coverage as a non-medical withdrawal. Temporary absence for this reason is not a basis for claim.

Term of coverage:

Premium payment must be made within ten days from the first class day of the academic year to effect coverage under the Plan as follows:

Medical: From August 1 through the last day of the academic year.

Non-Medical: For the entire academic year after meeting the fourteen day attendance requirement.

Late entering students who commence classes after opening date may enroll in the Plan provided premium is paid within ten days after starting classes. Applications or premiums received after the ten day grace period cannot be accepted. Coverage begins with the first day attended (less the fourteen day attendance requirement for non-medical withdrawal and dismissal).

Not covered under the Plan:**A) Excluded under medical coverages:**

- Illness which first manifested itself or injury which occurred before effective date of coverage.
- Absence or withdrawal due to any medical condition for which the student does not regularly receive treatment by a legally qualified physician or surgeon during the period of absence or withdrawal.
- Use of drugs (any drug or agent classified as a narcotic, hallucinogenic, psycholytic, psychedelic, or having a similar classification or effects). Exception: if drug or agent is administered under legally qualified medical procedures.
- Refund period ends immediately upon student's resumption of classes at any school or place of learning or upon becoming gainfully employed.
- War or act of war, declared or undeclared; participation in a riot.
- Except for epidemic closure, as specified in the policy, inability of the school to operate and provide formal academic instruction, including closure for any reason.
- Absence or withdrawal due to normal pregnancy or normal childbirth.

B&C) Excluded under non-medical coverages:

- Any withdrawal or dismissal prior to or within the first fourteen consecutive days of the academic year.
- Withdrawal caused by insurrection, rebellion, riot, civil commotion or any governmental order directed to the student.
- War or act of war, declared or undeclared; any nuclear reaction, controlled or accidental.
- Destruction of any school facility due to any cause whatsoever.
- Inability of the school to operate and provide formal academic instruction, including closure for any reason.
- Boycotting of classes.
- Being inducted or drafted into the Armed Forces including alternative duty as a Conscientious Objector.
- Fear of contagion.

Claims:

Claims must be reported in writing to the business office within thirty days from the date of separation. Benefit amount is to be credited to the student's account. Benefits not required to settle your account with the school, if any, shall be refunded to you.

Cost:

The cost of the Tuition Refund Plan is shown on the accompanying Enrollment Agreement. Enrollment in the Plan is contingent upon full payment of the premium no later than ten days after the student commences classes.