

### Who is a tuition payer?

The tuition payer is the person who has paid all or a portion of, and is contractually responsible for paying, the tuition and fees; is the natural or legal guardian of the covered student; and resides with him or her. Or, the tuition payer can be the covered person who pays for all or a portion of, and is contractually responsible for paying his or her own covered fees. The tuition payer's legal spouse, who resides with them, is also included under the plan.

### Effective and termination dates

For persons who enroll in the institution prior to the first day of school, coverage will become effective on the first day of school.

For persons who enroll in school after the effective date of the policy, coverage becomes effective 14 days after the first day of class attendance by the student.

The insurance for any student shall terminate on the earliest of the following dates: the date the policy expires; the date the student makes a complete withdrawal or is completely dismissed from school for any reason; or the date the student dies; or the date the student completes his or her scheduled term of enrollment.

### Exclusions & limitations

This plan does not provide benefits for withdrawals which are a result of any of the following: Loss which first occurred before the covered person's period of coverage; Failure to attend classes or sessions for any reason that is not included in the Benefit Schedule; Change in enrollment status; Early graduation or completion of classes; War including undeclared war, civil war, or warlike action; Suicide or intentional, self-inflicted injury or sickness; Fear of contagious disease or epidemic, except as provided by the epidemic closure benefit; Induction or draft into the armed forces (when a covered person enters such armed forces, the plan will refund the unearned premium); Catastrophic event of any kind that results in partial or complete closure of the school; A disability due to participation in a riot; commission of or attempt to commit a felony; Seizure or destruction of property by order of governmental authority which results in partial or complete closure of the school; Dishonest acts committed by the school or any staff member of the school, whether acting alone or in collusion with others; Any terrorism act or occurrence.

### Company Information



Markel has been meeting the insurance needs of private schools for over 20 years. Markel Insurance Company is a specialty carrier in 50 states and carries an "A" (Excellent) rating from A.M. Best. Markel Insurance Company is a member company of the 6 billion dollar Markel Corporation.

### This plan is administered by:

#### Wideman & Company

70 Tanner Street  
Haddonfield, NJ 08033

### Claims Information

In the event your student must withdraw, please contact your school's business office to obtain a claim form. Notice of a claim must be reported within 30 days of the date of your student's withdrawal from school. Benefits will be paid directly to the school. Any amounts in excess of tuition or fees owed will be refunded.

PRIVACY STATEMENT: Markel Insurance Company is committed to protecting the privacy of our customers. To read our complete privacy policy, please visit our web site at [www.markelcorp.com/privacy](http://www.markelcorp.com/privacy) or review the master policy.

This brochure is designed to provide an outline of benefits only. All rights with respect to the benefits will be governed solely by the blanket policy issued by Markel Insurance Company.

# Blanket Tuition Refund Insurance Plan

*Designed for the  
Students of:*



**The Rock  
School for Dance  
Education**

*2011-2012*

*1101 S. Broad Street  
Philadelphia, PA 19147*

# The Tuition Refund Insurance Plan

Dear parents:

**As stated in The School's Residence Program Alliance Payment (RAPA) Agreement, your financial obligation to The School is for the full annual Residence and/or RAPA tuition, with scholarship awards deducted as applicable.**

**The School's Residence and RAPA 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 school-year.**

**If your son or daughter withdraws, the Tuition Refund Plan will pay benefits (subject to the terms, conditions and limitations and based on the amount insured) to The School which provide substantial assistance in meeting your financial obligation.**

## ELIGIBILITY AND ENROLLMENT

Coverage is mandated for each student who does not pay the full Residence and/or RAPA tuition in advance, and has a material amount of total tuition due. A material amount is defined as \$5,000.

Therefore, coverage is mandated for all students who owe more than \$5,000 to the The School in Residence and/or RAPA tuition, for the 2011-2012 school year and do not pay-in-full.

## BENEFITS PROVIDED:

### MEDICALLY NECESSARY

This plan provides reimbursement for 100% of covered tuition if the student withdraws as a result of an injury or sickness. The injury or sickness must be certified by the student's attending physician as being a condition which prevents them from school attendance for the balance of the term. A 100% benefit of covered tuition is provided for medically necessary withdrawals due to a mental or nervous disorder.

### DEATH OF STUDENT

This plan provides reimbursement of 100% of covered tuition upon the death of the insured student.

### DEATH OF TUITION PAYER

This plan provides reimbursement of 100% of covered tuition if the student withdraws due to the death of a tuition payer.

## DISCIPLINARY

This plan provides reimbursement for 75% of covered tuition if the student is dismissed from school for failing to meet the school's behavior standards.

### ACCIDENTAL DEATH BENEFIT – \$5000

This plan provides a \$5000 accidental death benefit in the event of the accidental death of the student. The death must occur within 180 days of the accident which caused the death and must not be due to any of the following: suicide or self-inflicted injury or self-inflicted sickness; bodily or mental infirmity or illness; infection, except phylogenetic or bacterial infection in a cut or wound caused by an accident; medical or surgical treatment except for surgery which results from an accident; air travel, other than as a fare-paying passenger on a scheduled commercial flight; war or acts of war; or taking part in a riot or felony, not including being a victim of a felony.