

TO OBTAIN A QUOTE:

- ◆ Complete a Request for Quotation Form which may be obtained by logging onto: www.BollingerInsurance.com/tpp
- ◆ Attach a copy of your institution's tuition refund policy, a tuition fee schedule, and if you currently provide tuition refund insurance, a copy of your current policy and/or any program flyers.
- ◆ Mail all completed documents to:

Bollinger
Insurance Solutions

P.O. Box 398
Short Hills, NJ 07078-0398

For any questions regarding this coverage, please contact:

Thomas Lahey, CISR

Phone:
1-800-526-1379 Ext: 8264

E-Mail:
Thomas.Lahey@BollingerInsurance.com

Administered By:

Bollinger
Insurance Solutions

101 JFK Parkway
Short Hills, NJ 07078
Phone: 1-800-526-1379
Fax: 973-921-2876
www.BollingerInsurance.com

Underwritten By:

 **STONEBRIDGE CASUALTY**
Insurance Company
Columbus, OH

TUITION PROTECTION PLAN



*Count On Us
For More!*

Bollinger
Insurance Solutions

This brochure is intended to give general information only and is subject to the Insurance Carrier's coverages, conditions, and exclusions as stated in their policies.

WHY PURCHASE OUR TUITION PROTECTION PLAN?

The price of tuition today is on the rise. When a student is forced to withdraw from school, it frequently places a financial hardship on both the institution and the student. In some cases, either the student could end up paying for classes they cannot attend or the school may lose out on tuition dollars it has counted on.

As a solution to this problem, Bollinger, Inc., in conjunction with Stonebridge Casualty Insurance Company, developed the Tuition Protection Plan. This plan offers financial coverage that benefits both the student and institution if an unforeseen withdrawal occurs.

COVERAGE FEATURES

The Tuition Protection Plan will cover the outstanding portion of a student's tuition when the student withdraws for reasons covered under the policy.

This plan provides the institution with the flexibility to select the coverage and benefit levels it deems appropriate.

CORE PLAN BENEFITS

- ◆ 100% of Tuition for all withdrawals resulting from disabling injuries or illnesses provided we receive a Physician's written statement, which medically certifies that the injury or illness prevents the student from attending all scheduled classes.
- ◆ 60% of Tuition for all withdrawals resulting from mental or nervous disorders provided we receive a Physician's written statement, which medically certifies that the DSM-IV diagnosis prevents the student from attending all scheduled classes.

OPTIONAL BENEFITS

- ◆ Tuition refund for academic dismissal or voluntary withdrawals.
- ◆ Tuition refund for the death of the tuition payer.
- ◆ Tuition refund for the involuntary unemployment of the tuition payer.
- ◆ Tuition refund for the job transfer of the tuition payer.
- ◆ Tuition refund for the epidemic closure of the school.

Important Note: Bollinger offers a variety of plan options. Contact your Bollinger representative for a proposal tailored to your specific needs.

EXCLUSIONS

The plan does not cover the following:

Coverage does not apply to loss due to: (a) declared or undeclared war, or any act of war; (b) pregnancy or childbirth; (c) being under the influence of drugs or intoxicants, unless prescribed by a Physician; (d) Civil Disorder; (e) failure to attend classes for any reason other than Injury or Sickness; (f) suicide or intentionally self-inflicted Injury, or self-inflicted Sickness; (g) nuclear reaction, nuclear radiation or radioactive contamination; (h) alcoholism or use of alcohol; (i) act or threat of terrorism (an act of violence, other than civil disorder or riot, (that is not an act of war, declared or undeclared) that results in loss of life or major damage to property, by any person acting on behalf of or in connection with any organization which is generally recognized as having the intent to overthrow or influence the control of any government); (j) withdrawal or an absence from class attendance for the balance of the period of enrollment, as specified in your Tuition Fees Schedule, due to completion of academic requirements or early graduation.

COUNT ON US FOR...

DEDICATION

Our School and College Department is made up of a dedicated team of licensed insurance professionals with years of experience in student insurance plans for educational institutions. Over 40% of our employees have ten or more years of service with Bollinger and close to 100% are employee owners of Bollinger through our Employee Stock Ownership Plan. As employee owners, we feel our employees try harder to provide our customers with the top flight service they have come to expect from Bollinger.

EXPERIENCE

Bollinger has been providing specialty insurance products to schools and colleges for over 60 years. We are confident of our expertise and resources and believe that the following list of clients validates our abilities.

- ◆ 3,000 public schools
- ◆ 175 colleges and universities
- ◆ 165 private and charter schools
- ◆ 525 parochial schools
- ◆ 400 nursery schools & day care centers
- ◆ 1,700,000 students & student athletes

STONEBRIDGE CASUALTY

Our plan is fully insured by Stonebridge Casualty Insurance Company which is currently rated A- (Excellent) for financial strength and operating performance by A.M. Best Co. (Ratings and Analysis 2005). All administration is done by Bollinger from our Short Hills, NJ location.

Count On Us For More!