

FILING A CLAIM

CLAIM FORMS

A Claim form can be obtained at the Bursar's Office or online at:

www.BollingerColleges.com/ramapo

The claim form must be fully completed and submitted to Bollinger within 30 days of the date of withdrawal.

PHYSICIAN STATEMENT

All claims must be accompanied by a statement from a licensed physician detailing the illness / injury and how it prohibits the student from attending all scheduled classes.

TIME FRAMES

• Notice of Claim

We must receive written notice of claim within 20 days after a covered loss occurs.

• Claim Forms

After we receive notice of a claim, a Claim Form must be filled out and sent to us within 30 days. If this does not occur, the claimant must provide us with a written Proof of Loss statement within 90 days.

ABOUT BOLLINGER, INC.

Since 1946, Bollinger has been providing student health and athletic accident insurance plans to schools and colleges throughout the country. Today, Bollinger provides accident insurance plans to over 1,500 public and parochial school districts as well as student health insurance plans to over 175 colleges throughout the country.

ABOUT STONEBRIDGE CASUALTY

Our plan is fully insured by Stonebridge Casualty Insurance Company, Columbus, Ohio. This company is an AEGON company and is currently rated A- Excellent (4 out of 16) for financial strength and operating performance by A.M. Best Co. (Ratings and Analysis as of June 29, 2010). All plan administration is done by Bollinger, Inc. from the Short Hills, NJ location.

ADDITIONAL QUESTIONS?

If you have any other questions regarding this tuition protection plan, please contact

Bollinger, Inc. at:

Phone: 1.800.526.1379

Fax: 973.921.2876

Administered By:

Bollinger
Insurance Solutions

101 JFK Parkway

Short Hills, NJ 07078

Phone: 1.800.526.1379

Fax: 973.921.2876

Corporate Website:

www.BollingerInsurance.com

College Website:

Underwritten By:

STONEBRIDGE CASUALTY

Insurance Company

Columbus, OH

An AEGON Company

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.

TUITION PROTECTION PLAN

FALL 2011 & SPRING 2012

DESIGNED FOR
THE STUDENTS OF:



**RAMAPO
COLLEGE**
OF NEW JERSEY

CONTRACT #
TPNJ802

Bollinger
Insurance Solutions

THE TUITION PROTECTION PLAN

With the cost of College tuition rapidly increasing year after year, obtaining your education today can be one of the largest financial obligations you undertake. If a student is incapacitated by an unforeseen accident or illness, and forced to withdraw from school, the tuition and fees previously paid may be lost.

While most schools have a refund policy, depending upon the timing of the withdrawal, you may still stand to lose thousands of dollars in unused tuition. As a solution to this problem, Bollinger Inc. and Stonebridge Casualty Insurance Company are pleased to offer a voluntary insurance program that addresses this problem. It is called the Tuition Protection Plan.

The Tuition Protection Plan outlined in this brochure has been selected by Ramapo College to be offered to all its students on a voluntary basis. The plan benefit has been tailored to coordinate with Ramapo College's tuition refund policy as illustrated in the chart under Refund Schedule. This plan will work in tandem with the institution's refund policy to ensure that the student is awarded the utmost refund protection. So, if the unforeseen happens, the student's academic options will be secured.

THE TUITION PROTECTION PLAN
Protecting your education.
Ensuring your future.

PLAN DETAILS

COVERAGES AND LIMITS

This plan covers 100% of Tuition and other school related fees for a covered loss of academic time as a result of an Injury or Sickness.

This plan covers 60% of Tuition and other school related fees for a covered loss of academic time as a result of a Mental or Psychological condition.

PLAN COST

The cost to participate in the plan is based on tuition, fees, room, and board charges for the semester. To determine the premium amount, simply multiply your semester charges by 1.2%. The SAMPLE ILLUSTRATIONS below are based on expenses on a semester basis only.

Student Tuition Plan:	College Semester Costs:	Tuition Protection Plan Costs:
Full Time Undergraduate Student - Living on Campus <i>(Insures Tuition, Room, Board, & Fees)</i>		
- New Jersey Resident	\$12,713.20	\$152.56
- Out of State Resident	\$16,806.80	\$201.68
Full Time Undergraduate Student - Living Off Campus <i>(Insures Tuition & Fees)</i>		
- New Jersey Resident	\$6,593.20	\$79.12
- Out of State Resident	\$10,472.80	\$125.67
Part-Time Undergraduate Student - 6 Credits <i>(Insures Tuition & Fees)</i>		
- New Jersey Resident	\$3,189.60	\$38.28
- Out of State Resident	\$5,236.40	\$62.84

To calculate your exact Tuition Protection Plan Premium:

Semester Costs	X	0.012	=	Premium Due
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The final date to submit your FALL application is September 13, 2010.

The final date to submit your SPRING application is January 25, 2011.

REFUND SCHEDULE

If the student withdrawal occurs during the:		Ramapo College Refunds:	The Tuition Protection Plan Refunds:*	Total Refund
Fall - 2011 Semester:	Spring - 2012 Semester:			
Up until Sept. 12	Up until Jan. 30	100%	0%*	100%
Sept. 13 to Sept. 26	Jan. 31 to Feb. 14	50%	50%*	100%
Sept. 27 to Dec. 30	Feb. 15 to May. 14	0%	100%*	100%

**Note: The Tuition Protection Plan will refund 60% of its share of the percentages illustrated above when the withdrawal is due to a mental / psychological disorder referenced in the Diagnostic and Statistical Manual of Mental Disorders Edition #4 (DSM-IV).*

PLAN EXCLUSIONS

COVERAGE DOES NOT APPLY TO LOSS DUE TO:

- Declared or undeclared war, or any act of war;
- Pregnancy or childbirth;
- Being under the influence of drugs or intoxicants, unless prescribed by a Physician;
- Civil Disorder;
- Failure to attend classes for any reason other than Injury or Sickness;
- Suicide or intentionally self-inflicted Injury, or self-inflicted Sickness;
- Nuclear reaction, nuclear radiation or radioactive contamination;
- Alcoholism or use of alcohol;
- 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);
- 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.

PRE-EXISTING CONDITION LIMITATION:

No benefits will be payable for loss due to an Insured Student's Pre-Existing Condition. A Pre-Existing Condition is defined as an Injury sustained or a Sickness for which the Insured Student noticed symptom or was medically diagnosed, treated (including medication), or advised by a Physician within the 6 months immediately prior to the Insured Student's effective date of coverage under this policy.

Covered Losses resulting from a Pre-Existing Condition will not be covered unless:

- 6 consecutive months have elapsed during which no medical treatment or advice is given by a Physician for such condition; or
- The Insured Student has been insured under this Policy and your prior policies for 12 months; or
- The Insured Student has been receiving benefits under your prior policies and has been continuously insured since the date of accident, injury, or sickness whichever occurs first.

COUNT ON US FOR MORE!