



TUITION SECURE

Tuition and Program Fee Protection Plan

Summary of Coverage

Description of Benefits...

TUITION SECURE benefits cover the actual amount of non-refundable Program Fees lost due to a student's Complete Withdrawal from the school's academic program as a result of medical reasons. Program Fees include tuition, unused room and board, and other academic fees included in the school's program.

TUITION SECURE provides benefits for Medically Necessary Withdrawal due to:

- A medical condition resulting from a covered Injury or Sickness
- Mental Illness
- Substance Abuse
- Death

TUITION SECURE pays a benefit for Off-Campus Housing Expenses that become due after a Medically Necessary Withdrawal.

TUITION SECURE also includes a Student Loan Repayment Benefit for non-dischargeable (non-forgiven) loans made to the student by a commercial lending institution should they die or suffer Permanent Total Disability.

TUITION SECURE benefits are reduced by the amount of any refund payable by the school for Program Fees and only if/when the student completes the necessary notice requirements of the school.

TUITION SECURE benefits provide valuable protection from potential loss of the student's first significant financial investment. By offering this program, your school demonstrates its commitment to the student's well-being.

Schedule of Benefits...

Claim Event	Percentage of Non-Refundable Program Fees / Benefit Amount
Complete Withdrawal¹ Resulting from the student's: <ul style="list-style-type: none"> • Injury, Sickness or Death: • Mental Illness: • Substance Abuse: 	100% up to the amount you purchased ² 100% up to the amount you purchased ² 50% up to the amount you purchased ²
Off-Campus Housing Expense Maximum Benefit:	100% up to \$1,500
Student Loan Repayment Benefit:	100% of your eligible loan amount up to \$10,000

¹ Withdrawal must be Medically Necessary.

² Purchased amount may be found on the enrollment confirmation receipt you received when you enrolled in this program.

Customer Service & Filing a Claim...

If you have questions about your program, to request a claim form, instructions on how to submit a claim or claim status, please contact the ASRM Customer Service Department at 1-800-359-7475, Monday through Friday, 8:30 a.m. to 5:30 p.m., ET.

Este folleto contiene un resumen en inglés de su Programa de Beneficios de Grupo. Si usted tiene dificultad en entender cualquier parte de esta folleto, llame al número gratuito 1-800-359-7475. Nuestros representantes de consulta están disponibles de 8:30 a.m. a 5:30 p.m., lunes a viernes (hora del Este).

If you need to file a claim, you may request a claim form from your school or you may call the ASRM Customer Service Department at 1-800-359-7475. Completed claims should be mailed to: ASRM, LLC, Claims Department, 505 S. Lenola Road, Suite 231, Moorestown, NJ 08057. Claims must be submitted within one year of the date of the loss.

If you disagree with the decision, you may request a review within 180 days of the initial denial. If you do not submit your appeal on time, you generally will lose the right to appeal the denial. Your appeal must be in writing, clearly stating the reason you believe the denial is incorrect, and include any additional documentation that you feel would support a further review of your claim. You (on request and at no charge) may have reasonable access to and receive copies of all relevant documents concerning your claim. The reviewer of your appeal will be a different person or persons from the reviewer of your initial claim and will not be a subordinate of the initial reviewer. Your claim will be reviewed and a decision will be issued within 60 days from the date your appeal was received. If the decision on appeal continues to deny your claim, you will be furnished with a notice of adverse benefit determination on review, setting forth: (a) the specific reason(s) for the denial; (b) the specific policy provision(s) on which the decision is based; (c) a statement of your right to review (on request and at no charge) relevant internal guidelines, documents, and other information; and (d) a statement of your right to bring a lawsuit. Appeals should be submitted to: ASRM, LLC – Appeals Department, 505 S. Lenola Road, Suite 231, Moorestown, NJ 08057.

Key Terms...

Complete Withdrawal means your failure to complete the Program and to receive any professional or academic credit for the Program. The withdrawal must be for the balance of the term or session. Complete withdrawal from the Program includes but is not limited to failure to attend regularly scheduled classes (excluding online classes), sessions or other Program related activities. For institutions and/or programs that issue academic credits, Complete Withdrawal must result in the loss of all scholastic credits for the term. Completion of the Program's (school's) official process for withdrawal, if any, is also required.

Medically Necessary Withdrawal means Complete Withdrawal due:

- your death; or
- to covered Injury or Sickness that results in a medical condition that is certified in writing by a competent Physician as being one that prevents you from attending or successfully completing the Program. The Physician must provide Treatment of your Injury or Sickness and certify in writing that your medical condition requires them to withdraw from the Program before doing so.

Mental Illness means the treatment of clinically significant mental illness, nervous and emotional issues identified in the most recent edition of the International Classification of Diseases or of the Diagnostic and Statistical Manual of the American Psychiatric Association and certified by a licensed psychiatrist or psychologist NOT related to you.

Off-Campus Housing Expenses means the cost of housing arrangements provided under a written lease or rental agreement between you and another party not including the Program provider or anyone related to you.

Permanent Total Disability and Permanently Totally Disabled means you are:

- unable to continue as an eligible student;
- totally and permanently unable to perform any work for which you are, or may become, qualified for by reason of education, training or experience;
- not expected to continue for a continuous period of at least 60 months or result in death;
- not working in any capacity for pay or remuneration; and,
- items (1) through (3) above are certified by a competent Physician

Physician means a practitioner of the healing arts who is duly licensed in the state where he is practicing and who is treating within the scope and limitation of that license. The term Physician will not include you or your spouse, children, brothers, sisters, or parents, any other person related to you by blood or marriage, or any person residing in your household.

Program means the academic course (offered for academic or scholastic credit), professional training session and/or cultural exchange and or enrichment program sponsored by, offered through, or affiliated with the Policyholder.

Program Fees means the actual amount of tuition or Program cost, fees or other costs, excluding books (unless expressly noted as covered on the Schedule of Benefits & Cost Summary page), unused room and board and other academic fees included in the Program cost or otherwise paid directly to the Program provider for the applicable Program term. Program Fees excludes late fees and non-program fees such as postage, visa processing, convenience fees, fees/costs for Travel as well as grants, scholarships and other reductions to the Program cost received by the Insured. Program Fees do not include any cost for Room, meals, Off-Campus Housing Expenses (except as noted on the Schedule of Benefits & Cost Summary page), and any other fees/charges that were/are not paid directly to the Program provider.

Student Loan Repayment Benefit pays for Eligible Student Loans if you dies or becomes Permanently Totally Disabled due to a covered Injury or Sickness, and:

- Has received a Medically Necessary Withdrawal Benefit;
- You are determined to be Permanently Totally Disabled within the 180-day period immediately following the date the Medically Necessary Withdrawal begins and Permanent Total Disability is due to the condition causing your Medically Necessary Withdrawal; and
- You are less than age 50 at the time the Permanent Total Disability begins.

For the purposes of this benefit, Eligible Student Loans means student loans made directly by you for which you are liable excluding any:

- Loans eligible for discharge due to total and permanent disability; and,
- Loans applicable to the current Program term or coverage period for which a benefit has been paid, or is payable, for your Medically Necessary Withdrawal or death.

Substance Abuse means the treatment of clinically significant alcohol or substance abuse disorders identified in the most recent edition of the International Classification of Diseases of the Diagnostic and Statistical Manual of the American Psychiatric Association.

Limitations...

Pre-existing conditions limitations: Any condition for which you, before becoming insured under this policy, exhibited symptoms which would have caused a person to seek care or treatment; or received medical treatment, care or advice within the Pre-existing Conditions Period below will not be covered for that condition until you has been covered under the policy for the Continuous Period below.

Pre-existing Conditions Period: 6 months

Continuous Period: 12 months

Summary of Exclusions...

Benefits are not payable for any of the following or loss that results from:

- your use of any drug, narcotic or similar agent, unless prescribed or taken under the direction of a Physician, or other substance abuse or alcoholism unless covered in the Schedule of Benefits.
- your failure to attend classes for any reason other than Injury or Sickness.
- your activation, induction or draft into the armed forces.
- your withdrawal when credit was received for an incomplete term or Program, completion of academic requirements and/or early graduation.
- acts of war, declared or undeclared; or while serving in the armed forces of any country; or acts of terrorism.
- your participation in a riot or civil disorder; fighting or brawling, except in self-defense; commission of or attempt to commit a felony or engaging in an illegal occupation.
- your participation in or practice for semi-professional or professional sports.
- any room, meals, or other fees charges that are not paid directly to the Program provider unless covered by a specific benefit.
- nuclear reaction, nuclear radiation or radioactive contamination.
- change in your enrollment status including, but not limited to, changing from a full-time to part-time student, or a reduction in the number of classes, sessions or activities.
- fear of Communicable Disease, Epidemic, Pandemic or Act of Terrorism.
- partial or complete cessation of Program operations by the school or Program provider.
- your quarantine required by any authorized regulatory entity.
- operating any vehicle while under the influence of alcohol or without being properly licensed and insured to do so.
- skydiving, parachuting, hang gliding, glider flying, parasailing, sail planning, bungee jumping, ski jumping, riding in or on a two or three-wheeled motor vehicle, or riding in or on a snowmobile; or, flight in any type of aircraft. This does not include while riding as a fare-paying passenger on a regularly-scheduled, licensed, commercial, nonmilitary aircraft.

This Summary of Coverage is intended to provide you with information about the program for which you have enrolled. Every effort has been made to ensure the accuracy of this summary. This brochure is not a legal document. The actual insurance policy contains additional provisions not fully described in this document. If there are any discrepancies between this summary of coverage and the policy, the policy will govern. The laws of your state may affect this benefit program, but these differences generally do not reduce your benefits.

This program is underwritten by Sirius America Insurance Company, New York, New York under policy form series SA-BTPI-20-1000, et al. The policy may not be available in all states.

Coverage Variations by State...

Tuition protection policies issued in the following states are revised to comply with that state's laws and regulations, as indicated below.

MARYLAND REQUIREMENTS

The Summary of Exclusions section is replaced with the following:

Benefits are not payable for any of the following or loss that results from:

- your being intoxicated or under the influence of any narcotic unless covered in the Schedule of Benefits.
- your failure to attend classes for any reason other than Injury or Sickness.
- your activation, induction or draft into the armed forces.
- your withdrawal when credit was received for an incomplete term or Program, completion of academic requirements and/or early graduation.
- acts of war, declared or undeclared; or while serving in the armed forces of any country.
- your attempt to commit a felony or engaging in an illegal occupation.
- your participation in or practice for semi-professional or professional sports.
- any room, meals, or other fees charges that are not paid directly to the Program provider unless covered by a specific benefit.
- nuclear reaction, nuclear radiation or radioactive contamination. This does not apply to acts of terrorism.

- change in your enrollment status including, but not limited to, changing from a full-time to part-time student, or a reduction in the number of classes, sessions or activities.
- fear of Communicable Disease, Epidemic, or Pandemic.
- partial or complete cessation of Program operations by the school or Program provider.
- your quarantine required by any authorized regulatory entity.
- skydiving, parachuting, hang gliding, glider flying, parasailing, sail planning, bungee jumping, ski jumping, riding in or on a two or three-wheeled motor vehicle, or riding in or on a snowmobile; or, flight in any type of aircraft. This does not include while riding as a fare-paying passenger on a regularly-scheduled, licensed, commercial, nonmilitary aircraft.

MICHIGAN REQUIREMENTS

The Key Terms section is changed to include:

Accident means a sudden, unexpected and unintended incident. "Covered Accident" means an Accident that results in Injury or loss covered by this Benefit Program.

Accident does not mean voluntary ingestion of any narcotic, poison, gas, or fumes, unless prescribed or taken under the direction of a Physician in accordance with the prescribed dosage.

Injury means accidental bodily harm sustained by you that resulted directly and independently of all other causes from an Accident and occurs while you are insured for this Benefit Program. "Covered Accident" means an Accident that results in Injury or loss covered by this Policy.

Additionally, the Summary of Exclusions section is modified as follows:

1. The first bulleted exclusion is replaced with:
 - substance abuse or alcoholism unless covered in the Schedule of Benefits.
2. The sixth bulleted exclusion is replaced with:
 - your commission of or attempted commission of a felony or engaging in an illegal occupation or other willful criminal activity. Willful criminal activity includes, but is not limited to, any of the following: a. operating a vehicle while intoxicated in violation of Michigan law, or similar law in a jurisdiction outside of this state; or b. operating a methamphetamine laboratory. Methamphetamine laboratory means the site where the illegal manufacture of methamphetamine has taken place and includes all equipment and supplies used at that site for that purpose. Willful criminal activity does not include activity that does not rise to the level of a misdemeanor or felony.
3. The fourteenth bulleted exclusion is replaced with:
 - operating any vehicle without being properly licensed and insured to do so.

OHIO REQUIREMENTS

The definition of "Physician" in the Key Terms section is replaced with the following:

Physician means a practitioner of the healing arts who is duly licensed in the state where he is practicing and who is treating within the scope and limitation of that license. The term Physician will not include you or your spouse, children, brothers, sisters, parents, or any person residing in your household.

OKLAHOMA REQUIREMENTS

The fifth bulleted exclusion in the Summary of Exclusions section is replaced with the following:

- acts of war, declared or undeclared; or while serving in the armed forces of any country.

PENNSYLVANIA REQUIREMENTS

The Pre-existing Conditions Period in the Limitations section is changed to 3 months.

TEXAS REQUIREMENTS

The definition of "Physician" in the Key Terms section is replaced with the following:

Physician means a practitioner of the healing arts who is duly licensed in the state where he is practicing and who is treating within the scope and limitation of that license.

Additionally, the Pre-existing conditions limitations provision in the Limitations section is replaced with the following:

Pre-existing conditions limitations: Any condition for which you, before becoming insured under this policy, received medical treatment, care or advice within the Pre-existing Conditions Period below will not be covered for that condition until you have been covered under the policy for the Continuous Period below.

Pre-existing Conditions Period:6 months Continuous Period: 12 months

VIRGINIA REQUIREMENTS

The Pre-existing conditions limitations provision in the Limitations section is replaced with the following:

Pre-existing conditions limitations: Any condition for which you, before becoming insured under this policy, received medical treatment, care or advice within the Pre-existing Conditions Period below will not be covered for that condition until you have been covered under the policy for the Continuous Period below.

Pre-existing Conditions Period: 6 months Continuous Period: 12 months