

CLUB FEE PROTECTION PLAN

2019-2020

Each year, players are forced to withdraw from a club for a variety of reasons. Your financial obligation to the club is for the full fees as stated in the club registration material. The club has fixed expenses and cannot refund fees or cancel unpaid obligations if your child is forced to depart early from a session.

The Club Fee Protection Plan can provide substantial financial relief if your child departs early from a session due to: accidents, injuries, illnesses, job relocations, dismissals and parent death.

DEWAR

WHAT THE PLAN COVERS

WITHDRAWAL OR ABSENCE FOR MEDICAL REASONS

- The Plan will pay **75%** of the average daily cost of insured club fees for the time withdrawn or absent, provided the player's "injury" or "sickness" forces the player to "withdraw" from the club session or medical absence exceeds 31 consecutive days. Benefits are paid retroactive to the first day of medical absence.
- The Plan will pay **75%** of the average daily cost of insured club fees for the time withdrawn or absent, provided the player's mental health condition, as referenced in DSM-V, forces the player to "withdraw" from the club session or medical absence exceeds 31 consecutive days. Benefits are paid retroactive to the first day of medical absence.

DISMISSAL

- The Plan will pay **75%** of the average daily cost of insured club fees for the remainder of the club session if the player is dismissed after the start of the period of enrollment.

WITHDRAWAL DUE TO JOB RELOCATION

- The Plan will pay **75%** of the average daily cost of insured club fees for the remainder of the club session provided the player completely withdraws after the start of the club session as a result of residence change because the parent or legal guardian accepts employment in a geographic locale greater than 50 miles from his or her current job and therefore relocates his or her primary residence more than 50 miles from the location of the covered session.

ENROLLMENT CONTINUATION

- The Plan will pay **75%** of the average daily cost of insured club fees for the remainder of the club session upon the death of a parent or legal guardian, regardless of whether the player remains in the club session.

PERIOD OF ENROLLMENT

COVERAGE IS EFFECTIVE UNDER THE PLAN AS FOLLOWS:

MEDICAL: From the first day of the club session through the last day of the club session.

DISMISSAL: From the first day of the club session through the last day of the club session.

JOB RELOCATION: From the first day of the club session through the last day of the club session.

ENROLLMENT CONTINUATION: From the first day of the club session through the last day of the club session.

CLAIMS

Claim forms with instructions are available at the club office. Claims must be reported within 30 days from the date of separation. Benefit payment is made to the club for credit to your account. Benefits not required to settle your account with the club will be refunded to you by the club.

DEFINITIONS AND CONDITIONS

“Club session” (referred to as “period of enrollment” in the policy) upon which benefits are based, consists of the actual calendar days in the club session (including weekends and holidays) beginning with the first official day of the club session and ending with the last official day of the club session.

“Withdrawal or absence for medical reasons” means complete, involuntary severance from the club session as certified to and regularly treated during the period of coverage by a legally qualified medical practitioner, not related to the player.

“Injury” means bodily injury caused by an accident that occurs on or after the effective date of coverage but before the last day of coverage.

“Sickness” means any sickness or disease for which symptoms exist and medical advice or treatment is received after the effective date of coverage but before the last day of coverage.

“DSM-V” means the Diagnostic and Statistical Manual of Mental Disorders Edition #5, including any subsequent editions of such manual.

“Withdrawal due to Job Relocation” means complete, voluntary severance from the club session due to residence change because the parent or legal guardian accepts employment in a geographic locale greater than 50 miles from his or her current job and therefore relocates his or her primary residence more than 50 miles from the location of the covered session.

“Parent or Legal Guardian” means the financially responsible parent or legal guardian of the player who legally contracted with the club to enroll the player and to pay the club fees for the session for the period of enrollment.

“Dismissal” or *“dismissed”* means the complete involuntary severance from the club session at the direction of the club for scholastic or disciplinary reasons for the balance of the period of enrollment.

“Average daily cost” is found by dividing the club fees by the actual calendar days during the period of enrollment.

EXCLUSIONS

MEDICAL WITHDRAWAL OR ABSENCE, OR ENROLLMENT CONTINUATION DUE TO:

1. hostile or warlike action 2. nuclear reaction, nuclear radiation or radioactive contamination 3. order of de jure or de facto governmental or sovereign power directed to the player 4. destruction of the club's physical facilities due to any cause 5. club bankruptcy, insolvency, or other financial instability that results in the club's inability to operate and to provide sessions to the players 6. club closing for any reason 7. pregnancy and/or childbirth 8. use of any drug, narcotic or an agent which is similarly classed or has similar effects unless given by, and while under the care of a doctor 9. taking part in a riot 10. suicide or intentionally self-inflicted injury or self-inflicted sickness 11. alcoholism or use of alcohol 12. failure to attend the club session for any reason other than an injury or sickness

ADDITIONAL EXCLUSIONS FOR JOB RELOCATION AND DISMISSAL DUE TO:

1. the parent or legal guardian having prior knowledge of any pending job relocation prior to the effective date of coverage 2. any sickness or injury covered under the disabling injury or sickness coverage

Note:

- Medical benefit period ends immediately upon the resumption of play at this or any other club.
- Coverage ceases on the last day of the club session for any reason.
- Verification is required from employer for Job Relocation benefit.
- The maximum aggregate benefit per insured player for all coverages under this policy is 100% pro rata refund.

UNDERWRITER

The Club Fee Protection Plan policy is underwritten by Atlantic Specialty Insurance Company, New York, NY, for A.W.G. Dewar, Inc., dba A.W.G. Dewar Insurance Agency, Four Batterymarch Park, Quincy, MA 02169. The name of each player is listed on a policy which is held by the program's business office, not as agent for the insurance company, but on behalf of insured players and their parents. This leaflet is an outline of coverage for the ensuing club session. Actual coverages are governed by the insurance policy on file in the program's business office. Coverage may change each club session. A.W.G. Dewar, Inc. is the originator of the Club Fee Protection Plan.

DEWAR

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