

TUITION REFUND PLAN

Maryland United FC **2018-2019**

While no one expects their child to depart early from a club session, from time to time unexpected things happen. Each year children leave programs for a variety of unforeseen reasons including illness, accidents, injuries and family moves.

Your financial obligation to Maryland United FC is for the full club fees as stated in the club registration material. The club has fixed expenses and, therefore, cannot afford to refund the club fees and team dues if your child is forced to depart early.

The Maryland United FC Tuition Refund Plan will provide welcomed financial relief if your son or daughter withdraws from the club session. Claim payments are paid to Maryland United FC for credit to your account, mitigating the possibility of a large financial loss.

PLEASE READ THIS DOCUMENT CAREFULLY. THE PLAN PROVIDES
COMPREHENSIVE PROTECTION.

WHAT THE PLAN COVERS

WITHDRAWAL FOR MEDICAL REASONS

- The Plan will pay **75%** of the unused insured club fees, provided the player's **injury or sickness** forces the player to withdraw from the club session for the balance of the season.
- The Plan will pay **75%** of the unused insured club fees, provided the player's **mental health condition**, as referenced in DSM V forces the player to withdraw from the club session for the balance of the season.

WITHDRAWAL DUE TO JOB RELOCATION

- The Plan will pay **75%** of the unused yearly insured club fees provided the player has withdrawn after the start of the club session as a result of his/her Parent or Legal Guardian's Job Relocation that results in a move of more than 50 miles from the club.

PERIOD OF COVERAGE

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.

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

DEFINITIONS AND CONDITIONS

The “*club session*” (referred to as “period of coverage” 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 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.

“*DSM V*” is the American Psychiatric Association’s Diagnostic and Statistical Manual.

“*Withdrawal due to Job Relocation*” means complete, voluntary severance from the club session due to Job Relocation of the parent or legal guardian more than 50 miles from the club for the balance of the club session.

“*Unused insured club fees*” (referred to as “Unused yearly insured fees” in the policy) means the portion of the insured club fees paid or payable by the insured player/parent for the remaining time in the club session after the player’s withdrawal. (i.e., the prorated club fees insured from date of separation to the end 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 Maryland United FC for credit to your account. Benefits not required to settle your account with Maryland United FC will be refunded to you by the club.

EXCLUSIONS

Not Covered Under The Plan

MEDICAL WITHDRAWAL DUE TO:

1. war or any act of war or certified acts of terrorism 2. taking part in a riot 3. pregnancy and/or childbirth 4. use of any drug, narcotic or agent which is similarly classed or has similar effect unless given by and while under the care of a doctor 5. suicide or intentionally self-inflicted injury or self-inflicted sickness 6. alcoholism or use of alcohol 7. nuclear reaction, radiation or radioactive contamination 8. failure to attend the club session for any reason other than injury or sickness 9. injury or sickness (including mental health conditions) if during the 180 days preceding and including the coverage effective date, there was medical care, advice, consultation or treatment for the condition, or if symptoms of the condition were present.

JOB RELOCATION DUE TO:

1. prior knowledge existing of any pending job relocation prior to the effective date of coverage. 2. inability of the club to operate and provide formal instruction including closure for any reason. 3. temporary non-medical absences, suspensions, changes in status or schedule reductions. 4. completion of academic requirements or early graduation.

Note:

- Medical benefit period ends immediately upon player's resumption of play on any other club.
- Verification is required from employer for Job Relocation benefit.

UNDERWRITER

The Tuition Refund 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 academic year. 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 trademarked Tuition Refund Plan.

DEWAR

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