# **Common questions about tuition insurance:**

### What is GradGuard Tuition Insurance?

GradGuard Tuition Insurance can help students and families overcome the financial loss of an unexpected withdrawal. Plans can provide reimbursement for tuition payments, room and board, and other nonrefundable academic fees if a student withdraws due to a covered illness, injury, mental health condition, and more.

### Why GradGuard Tuition Insurance?

Tuition Insurance can strengthen existing refund policies and can provide reimbursement for non-refundable tuition, housing, and other education-related expenses if a student withdraws due to a covered medical reason, at any time during the covered term. GradGuard Tuition Insurance can provide a financial safety net for student and families who want to protect their investment in higher education.

GradGuard tuition insurance is similar to offering trip insurance for airline or travel investments, and only the purchaser can make the decision on whether the protection should be purchased.

### What is the desired outcome?

All attending students and families are made aware of the option to purchase tuition insurance (through GradGuard directly) so they can protect their financial investment or request more information if they are interested.

### How does a student purchase tuition insurance?

Students and families can find out more information at gradguard.com/tuition or by calling (877) 794-6603. Your purchase of tuition insurance must occur before the first day of classes for the term of coverage.

### What is the claims process like?

Claims can be processed at any time. To be eligible for coverage the event/incident must occur within the plan's coverage period. The claims process begins by calling (888) 427-5045. The GradGuard FAQ is a helpful resource for any questions: https://gradguard.com/support

If you need other forms of documentation to support your claim, please reach out to the appropriate resources on campus as needed.

### Important web resources:

GradGuard website: https://gradguard.com/tuition GradGuard FAQ: https://gradguard.com/support

## What can GradGuard do for you?



covered reason.



, injury, illness, COVID and mental health conditions.\*



**CAN INCREASE** the possibility that students return to finish their degrees.



**PROVIDES** an assistance hotline to help covered students in need.





\*Terms, conditions, and exclusions (including for pre-existing conditions) apply. Plans only available to U.S. residents and may not be available in all jurisdictions. Recommended and provided by GradGuard, a service of Next Generation Insurance Group, LLC (NGI), the licensed agent for all insurance programs. Insurance plans include insurance benefits and assistance services. Pricing may vary by state. Insurance benefits are underwritten by Jefferson Insurance Company (NY, Administrative Office 9950 Mayland Drive, Richmond, VA 23233) rated "A+" (Superior) by A.M. Best Co. A+ (Superior) is the 2nd highest of A.M. Best's 13 Financial Strength Ratings. Non-insurance benefits/services are provided by AGA Service Company. Claims are administered by Allianz Global Assistance (AGA). AGA and Allianz Tuition Insurance are marks of AGA Service Company or its affiliates. AGA Service Company at 888-427-5045 or 9950 Mayland Dr., Richmond, VA 23233 or tuition@allianzassistance.com.