

**2009/2010
BALMORAL HALL SCHOOL
TUITION REFUND PLAN**

OPTION	Cash/Cheques /EFT		Credit Card	
	A/B	C	A/B	C
Nursery				
2-1/2 days	\$58	\$59	\$59	\$61
3-1/2 days	\$85	\$87	\$87	\$89
5-1/2 days	\$117	\$120	\$119	\$123
Junior Kindergarten (half day)	\$201	\$206	\$205	\$211
Junior Kindergarten (full day) & Kindergarten	\$325	\$335	\$331	\$342
Grades 1 – 4	\$384	\$396	\$391	\$404
Grades 5	\$423	\$444	\$432	\$453
Grades 6 – 8	\$432	\$446	\$440	\$455
Grades 9 – 12	\$449	\$464	\$458	\$473

**PREMIUMS FOR TUITION & RESIDENCE FEES
(Manitoba Residents)**

Full time	\$1,007	\$1,042	\$1,028	\$1,063
Week day	\$929	\$961	\$948	\$981

**PREMIUMS FOR TUITION & RESIDENCE FEES
(Out of Province Residents)**

Full time	\$1,153	\$1,187	\$1,176	\$1,212
Week day	\$1,075	\$1,107	\$1,096	\$1,129

PREMIUM FOR INTERNATIONAL FEES \$1,490

The rules and regulations of the Tuition Refund Plan govern the payment of benefits and parents must become familiar with such provisions.

**NOT COVERED
UNDER THE PLAN**

**EXCLUDED UNDER MEDICAL
BENEFITS (A ONLY)**

1. Illness which manifested itself or injury which occurred before effective date of coverage.
2. Absence or withdrawal due to any medical condition for which the student does not regularly receive treatment by a legally qualified medical practitioner during the period of absence or withdrawal.
3. Absence or withdrawal due to the use of any drug, narcotic, or an agent which is similarly classed or has similar effects, unless it is given by and while under the care and attendance of a legally qualified medical practitioner.
4. Absence or withdrawal due to war or act of war, declared or undeclared; participation in a riot.
5. Absence or withdrawal due to normal pregnancy or normal childbirth.
6. Benefit period ends immediately upon student's resumption of classes at any school or place of learning or upon becoming gainfully employed.
7. Changes from resident to day status or schedule reductions for any reason are not base claims.

**EXCLUDED UNDER NON-MEDICAL
BENEFITS (B&C ONLY)**

1. Any withdrawal or dismissal prior to or within the first fourteen consecutive calendar days commencing with the student's first class day of attendance in the academic year.
2. Withdrawal or dismissal caused by insurrection, rebellion, riot, civil commotion or any governmental order directed to the student.
3. War or act of war, declared or undeclared; any nuclear reaction, controlled or accidental.
4. Destruction of any school facility due to any cause whatsoever.
5. Inability of the school to operate and provide formal academic instruction, including closure for any reason.
6. Boycotting of classes by the student.
7. Being inducted or drafted into the Armed Forces including alternative duty as a conscientious objector.
8. Withdrawal or absence from class attendance for the balance of the academic year due to completion of academic requirements or early graduation.
9. Temporary non-medical absences, suspensions, changes from resident to day status, or schedule reductions for any reason are not bases for claims.

CLAIMS

Claim forms with instructions are available at the School business office. Claims must be reported within 30 days from the date of separation. Benefit payment is made to the School to be credited to the student's account. Benefits not required to settle your account with the School, if any, shall be refunded to you through the School.

UNDERWRITERS

The Tuition Refund Plan is underwritten by the Sovereign General Insurance Company, Winnipeg, Manitoba, for Horizon Insurance, Winnipeg, Manitoba. The name of each student is listed on a policy which is held by the business office, not as agent for the insurance company, but on behalf of the insured students and their parents. This leaflet is a digest. Actual coverages are governed by the insurance policy on file in the business office, coverage may change each academic year. This leaflet represents coverage for the ensuing academic year.



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BALMORAL HALL SCHOOL

**TUITION
REFUND
PLAN
for
2009-2010**

*Protect your financial
commitment against
absence, dismissal or withdrawal...*

Virtually all independent schools require *full payment* of tuition and other charges for the *entire* academic year as stated in the ENROLLMENT CONTRACT.

Subject to its terms, conditions and limitations and in the event of a covered separation of a student, the Tuition Refund Plan will pay benefits based on the amount insured, to the School which provides substantial assistance in first meeting any outstanding financial obligation of yours to the school. Any remaining benefits not required to meet your obligation to the School will be refunded to you through the School.

While the vast majority of our students complete the academic year, some may not for reasons such as the following:

- PERSONAL
- TRANSFER OF FAMILY
- ILLNESS OR INJURY
- CHANGE OF OBJECTIVE
- MARRIAGE
- DEATH OF PARENT OR STUDENT
- DISCIPLINARY DISMISSAL
- SCHOLASTIC FAILURE
- FINANCIAL
- MENTAL OR EMOTIONAL PROBLEMS

TUITION REFUND PLAN

The Tuition Refund Plan enables the person (s) accepting financial responsibility for payment of annual fees to protect themselves if a student does not complete the school year. The School has many expenses of a continuing nature, such as faculty salaries and physical plant maintenance. In order to plan and maintain these services over the entire year, it is essential that the annual income from fees be assured. For this reason, it is understood that students are enrolled for the entire year, or for such portion as may remain after the date of entrance. The TOTAL TUITION, residence fees and all other fees are charges for the school year must be paid, as stipulated in the tuition payment schedule, even if a student does not complete the year.

Parents of day students, NOT wishing to participate in the Tuition Refund Plan must indicate this on the registration form. Premiums will be charged to your account July 31. Payment must be paid prior to classes commencing.

OPTION PAYMENT PLAN C

For families on Option Payment Plan C, at the time of withdrawal the tuition balance is payable in full to Balmoral Hall School. Once all fees have been paid, a claim may be made for refund of the appropriate portion.

Any change during the school year from residence to day student status is not covered by the Tuition Refund Plan, and parents will be liable for full residence charges.

*PLEASE READ THIS BROCHURE CAREFULLY.
THE PLAN PROVIDES EXCELLENT
PROTECTION AT A MODEST COST.*

BENEFITS ARE PAID FOR

A. MEDICAL ABSENCE OR MEDICAL WITHDRAWAL
100% of the unused yearly insured fees provided physical disability extends for thirty-one or more consecutive calendar days. Benefits are then paid retroactive to the first day of disability. This is for any physical disability certified to and treated by a legally qualified medical practitioner.

60% of the unused yearly insured fees if disability is a mental or nervous disorder and extends for thirty-one or more consecutive calendar days. Benefits are then paid retroactive to the first day of disability. This must be certified to and treated by a legally qualified medical practitioner.

100% of the yearly insured fees (prorated for every school day lost) when epidemic closure is ordered by the local Public Health Authority.

B. NON-MEDICAL WITHDRAWAL
60% of the unused yearly insured fees provided the student has attended more than fourteen consecutive calendar days commencing with the student’s first class day of attendance in the academic year.


C. DISMISSAL
65% of the unused yearly insured fees provided the student has attended more than fourteen consecutive calendar days, commencing with the student’s first class day of attendance in the academic year.

DEFINITIONS


1. The “academic year” (referred to as “period of coverage” in the policy) upon which benefits are based consists of the open school days as set each year by the School’s Head in compliance with Manitoba Department of Education requirements commencing with the first day of formal academic instruction (excluding pre-season athletic practice, orientation, registration, and graduation days) and ending with the last day of formal instruction including examinations.
2. “Separation” includes medical absence/withdrawal, non-medical withdrawal or dismissal.
3. “Medical absence or medical withdrawal” means complete, involuntary severance from classes as certified to and regularly treated by a legally qualified medical practitioner.
4. “Non-medical withdrawal” means complete, voluntary severance from classes for the balance of the academic year. “Dismissal” means complete, involuntary severance from classes by the School authorities for scholastic or disciplinary reasons for the balance of the academic year.

BENEFIT FORMULAE


To arrive at the amount of benefit payment, take:


 $\frac{100\% \text{ of (Days absent} \times \text{ Yearly Insured Fees)}}{\text{Divided by the number of open school days}}$


*Must be 31 or more consecutive calendar days

 $\frac{60\% \text{ of (Days absent} \times \text{ Yearly Insured Fees)}}{\text{Divided by the number of open school days}}$

*Must be 31 or more consecutive calendar days

 $\frac{100\% \text{ of (Days closed} \times \text{ Yearly Insured Fees)}}{\text{Divided by the number of open school days}}$

 $\frac{60\% \text{ of (Days withdrawn} \times \text{ Yearly Insured Fees)}}{\text{Divided by the number of open school days}}$

 $\frac{65\% \text{ of (Days withdrawn} \times \text{ Yearly Insured Fees)}}{\text{Divided by the number of open school days}}$

PERIOD OF COVERAGE

MEDICAL & NON-MEDICAL: for the entire academic year after meeting the 14 day attendance requirement.

Late entering students who commence classes after opening date may enroll in the plan provided premium is paid within ten days after starting classes. Medical coverage begins on the date the premium is received. Non-medical coverage is effective after the student has satisfied the fourteen-day attendance requirement.