

Tuition Protector



Protect Your School From Student Withdrawals

Student withdrawals, or the potential for them, present problems for schools, colleges and universities. There are many reasons for student withdrawals. Regardless of the cause, the financial consequences are the same.

Our *Tuition Protector* Plan reimburses unused, insured tuition and fees at the coinsurance level selected when a withdrawal results from a covered cause of loss. This Plan has been specifically developed to provide comprehensive coverage—coverage that can be extended to virtually any event resulting in a student’s withdrawal.

“In today’s financial environment, it is more important than ever to ensure the financial stability of parochial and private schools as well as colleges and universities. Part of that stability is protecting the school’s income stream in the event that a student leaves during the school year. The Tuition Protector Plan meets that need. Based on our long working history with Steve Clemmensen of NorthStar Companies, we can give Tuition Protector our endorsement as a plan that should be seriously considered.”

—David Byrnes,
President /CEO FACTS Tuition Management



NorthStar Service Benefits

- NorthStar meets the insurance needs of business, industry and educational institutions.
- NorthStar insurers fulfill the financial security requirements you demand of your insurers.
- Our insurers offer the experience you need, by virtue of more than 25 years experience in the educational market.
- We are committed to custom designing the product to meet your current needs and committed to the innovation required to fulfill what the future will demand.
- We give you the means to compare coverage and cost with other Tuition Refund products that are available.
- We back all of our programs with our reputation for excellence and reliability.

Our Commitment

“We are committed to improving tuition refund products. When other specific design changes or requirements are necessary, we have the ability to respond. We will work with you to design a program that balances your coverage needs and cost constraints. Our goal is to help you achieve yours.”

—Steven Clemmensen,
Program Administrator



Flexible Coverage

NorthStar's *Tuition Protector* Plan is very responsive and flexible, allowing it to be tailored to complement and support nearly any current tuition payment and refund policy. This flexibility allows each school, college and university the ability to choose the desired coverage and benefit levels:

- **Medical Disability Withdrawal**
- **Death of a Student**
- **Death of a Tuition Payer**
- **Epidemic Closure**
- **Medical-Emotional, Nervous or Mental Disorders**
- **Accidental Death of Student**
- **Involuntary Unemployment of the Tuition Payer**
- **Job Transfer of the Tuition Payer**
- **Academic Dismissal**
- **Disciplinary Dismissal**
- **Voluntary Withdrawal**

About NorthStar

NorthStar serves insurance, risk management and financial communities. With headquarters centrally located in Kansas City, our organizational structure and markets allow us to successfully provide risk solutions and asset protection in virtually all states and abroad.

If our current product line does not address your needs, we will create a custom solution that works for you. Please contact us for further details.



Get A Proposal

You can request an application by phone, fax, e-mail or through our website.



NORTHSTAR INSURANCE MANAGEMENT CO.
NORTHSTAR RISK MANAGEMENT
NORTHSTAR BENEFITS, INC.

STEVEN A. CLEMMENSEN
WWW.NSTARMGT.COM
6240 WEST 135TH STREET, SUITE 200
OVERLAND PARK, KS 66223
TEL 913.647.5373
FAX 913.647.5355

