



MARSH

Pupils' Absence Insurance

Claim Your Fees Back if Your Child is Forced to Miss School — For Only 0.63%* of the Termly Fee

Effective from winter term September 2017



“If your child is forced to miss eight consecutive days or more at school – including weekends – because they fall ill or get injured, our policy will refund the fees for the days they were absent.”

PUPILS’ ABSENCE INSURANCE

When you’ve worked hard to pay for your child’s education, you don’t want them to miss a single minute of school. But what if your child is sick, or has an accident, and they cannot make it to class?

Under normal circumstances, you may not simply be able to ask the school for a refund. After all, although your child is absent, the cost of running the school hasn’t changed. What you can do however, is recoup the school fees for this lost time by choosing to protect your investment with our Pupils’ Absence insurance scheme.

Your school has a group policy in place that will refund school fees if an accident or sickness interrupts your child’s education. Day pupils are covered if they are absent from school. Boarding pupils are covered if they cannot attend classes, even if they remain on the school premises. As an additional benefit, the policy also covers your child’s fees at the school for up to five terms in the event of the fee payer’s accidental death.

The cost of this protection is only 0.63%* of your termly fee, excluding extras.

“Would the accidental death of the person paying the school fees mean you could no longer afford to send your child to school? Our policy offers extra peace of mind by covering the school fees for up to the next five terms.”

WHAT THE POLICY COVERS

Our policy will allow you to claim back school fees for each day your child has to miss their classes because of their illness or accident, if your child is absent for eight or more consecutive days. This includes children who must be quarantined because they have been in contact with an infectious person.

Cover is also provided if the school itself has to close following the outbreak of an infectious disease among pupils or staff. There is no cover for the first seven days of any such closure.

If we have paid a refund under the scheme and your child’s doctor feels your child is ready to come back as a day pupil, but is not quite ready to be a boarder again, we will refund the difference between the boarding fee you’ve already paid and the day fee. This will be from the first day back at school after an absence where a refund has been given, up to the end of term or the day your child returns to school as a boarder if it is before then.

The policy provides additional cover if the main fee payer is involved in a fatal accident while your child is a pupil at the school. We will continue to pay the school fees for up to a maximum of five terms, providing the fee payer was under 70 at the time of the accident.

DEFINITIONS

Doctor means an independent medical practitioner who is not a member of the pupil’s immediate family.

Fee means the net amount (excluding extras) a fee payer is required to pay each term for the attendance at the school of the pupil.

SIGN UP TODAY

To participate in the scheme simply complete the details below and return this page to the school as soon as possible. If you have the appropriate software, you can type directly into the fields below, save as a PDF to your desktop, and email it back to the school. Alternatively print off the document, complete the fields in BLOCK capitals, and return to the school. The premium will be included in your termly account.

I wish to be included in the Pupils’ Absence insurance scheme. I declare that I have read and accept the terms and conditions of the scheme as outlined in this document.

Name of school:
Name of pupil 1:
Name of pupil 2:
Name of pupil 3:
Name of fee payer:
Date:
Signed:
Print name (if applicable):

* Includes Insurance Premium Tax at 12%

WHAT THE POLICY DOES NOT COVER

There are a number of scenarios that are not covered by the Pupils' Absence insurance. Full details can be found in our certificate wording at uk.marsh.com/PAIS8Day but some of the more notable exclusions are listed below:

- Absences of less than eight consecutive days (including weekends and half-term breaks).
- Absences over 14 days without a doctor's certificate.
- The first seven days of absence as a result of the school being closed due to an infectious disease outbreak.
- Absences connected to a previous sickness, condition, or injury of your child that he or she, you, any parent or legal guardian was aware of, and your child received treatment or advice for, in the 12 months before the first day he or she was included in the scheme. This will not apply if your child has been free of all related symptoms for a continuous period of 24 months after first joining the scheme.
- Absences resulting from congenital conditions of your child that he/she, you, any parent or legal guardian was aware of.
- Your child falling ill following an inoculation or other preventative treatment.
- Your child being removed from or kept away from the school because of fear of contact with an infection at the school.
- Any claim arising from war or act of terrorism.
- Keeping your child out of school when a doctor has declared them fit to attend.
- Death of fee payer cover excludes death by natural causes, suicide, intentionally-inflicted self-injury, and when the fee payer is 70 years of age or more at the time of death.

WHEN COVER BEGINS AND ENDS

The schools group insurance policy starts on 1 September, continues until the 31 August the following year and is renewable annually. If the winter term begins earlier than 1 September, cover commences from 00.01 hours local standard time on the first day of the winter term and continues until 31 August the following year.

Cover commences for each pupil from the first day of the first term they join the scheme, provided the premium has been settled by the fee payer before that date, otherwise cover will commence from the time the first premium is received by the school. Cover will end for each pupil when they leave the school, the fee payer ceases participation in the Scheme, the fee payer ceases to pay the premium, the school discontinues the scheme or the school do not renew the scheme.

HOW TO MAKE A CLAIM

To make a claim simply ask the school for a claim form, fill it in and hand it back to the school no later than 30 days after the end of the term when your child was absent or within three months of the death of the fee payer.

The school will validate the absence and pass your claim on to us. If your child was absent for over 14 consecutive days, your doctor will need to complete part of the claim form. You will have to pay for this if there is a charge.

In certain circumstances we may need to appoint another medical practitioner, consultant specialist or educational psychologist to examine your child. This will be at the Insurers' expense. The report will be used to help us assess your claim.

HOW CLAIMS ARE CALCULATED

Claims are based on the length of absence during term time only. The amount payable for each full day of absence, or absence from classes if a boarder, is calculated by dividing the actual number of days in the term (including weekends and half-term breaks) into your child's fee for that term. In the event of a claim for school closure due to an outbreak of an infectious disease, no payment is made for the first seven days.

CONDITIONS OF INSURANCE

1. The maximum refund under the scheme for any one child for any one medical condition or series of related medical conditions is limited to 280 days calculated from the first day of absence.
2. A doctor must certify the necessity of any absence from school of 15 consecutive full days or more.

IMPORTANT INFORMATION

This document does not contain the full terms and conditions of this insurance. These are contained in the schedule and policy wording, held by the school and available for inspection, which together form the policy of insurance.

The full terms and conditions of this insurance can also be viewed at uk.marsh.com/PAIS8Day

Cancellation

A Fee Payer's participation in the scheme may be cancelled within 14 days of receiving details of the insurance, by contacting the School. The Fee Payer will receive a full refund of any premium already paid, provided that no claim has been made.

Following the 14 day cooling-off period, the Fee Payer may cancel their participation in this scheme at any time by contacting the School. The cover will continue until the end of the period for which the Fee Payer has already paid. No premium refund applies.

Our Insurers

Our scheme is underwritten by Ecclesiastical Insurance Office plc and certain underwriters at Lloyd's. The insurance operates under a group arrangement and the policy is held in the name of the school for the benefit of the fee payers.

Complaints Procedure

Marsh manages the Pupils' Absence Insurance Scheme under a delegated authority on behalf of the Insurers. Complaints regarding the scheme should be made in the first instance to Marsh.

Marsh Ltd, Education Practice, Capital House,
1-5 Perrymount Road, Haywards Heath, West Sussex RH16 3SY
Tel: 01444 335174 Email: termly.schemes@marsh.com

Your complaint will be dealt with fairly, speedily and in accordance with the Financial Conduct Authority (FCA) rules

on complaints handling. However, if following receipt of a final response you are still dissatisfied, you may have the right to refer your complaint to the Financial Ombudsman Service.

Financial Ombudsman Service, Exchange Tower,
London, E14 9SR

Tel: 0800 023 4567

www.financial-ombudsman.org.uk

Financial Services Compensation Scheme

The Insurers and Marsh are covered by the Financial Services Compensation Scheme (FSCS). If they are unable to meet their obligations, you may be entitled to compensation from the scheme, depending on the type of insurance and the circumstances of the claim. Further information is available from the FSCS.

Financial Services Compensation Scheme, 10th Floor,
Beaufort House, 15 St Botolph Street, London EC3A 7QU

Tel: 0800 678 1100 www.fscs.org.uk

Governing Law

The policy will be governed by the law of England and Wales unless the school is situated in Scotland in which case the law of Scotland will apply.

Data Protection

If you apply for a pupils absence insurance scheme, we will collect information about you, your children and any appointed guardian. We also collect information from your child's school, a medical professional or insurer(s). This notice sets out how we use this information, and you should show this to your children (if they are over 16) and any appointed guardian. More information about how we handle personal information can be found in the Marsh Privacy Policy at <https://www.marsh.com/uk/privacy-notice.html>.

How we use your information: We use personal information to provide our pupils absence insurance scheme services. This includes liaising with the insurer(s) and administering your policy, handling claims, complaints and renewals.

Sharing Information: We share personal information with insurer(s) of the pupils absence insurance scheme and our service providers, including other group companies, sub-contractors and our professional advisors and auditors. If required or permitted by law, we share information with our regulators, the courts and other authorities.

Legal grounds: The legal bases we rely upon for processing and collecting personal information include one or more of the following grounds set out in data protection law: for us to comply with our legal obligations and also where necessary in the public interest and/or for us to achieve our legitimate interest of providing insurance broking services, while ensuring our reliance on either of these grounds does not unduly harm your rights. Where we use health information about your child, we may do so on the basis that the

information is required to establish, exercise or defend a legal claim or, alternatively, we may rely on consent, which can be given by you or your child if he/she is over 16 or the appointed guardian. Any consent provided can be withdrawn at any time by emailing us at : quality.feedback@marsh.com, but this may end your insurance cover under the scheme.

Security and transfers: We take reasonable steps to keep personal information secure and we maintain data security procedures designed to protect against loss or compromise of personal data. We may need to send personal information outside of the European Economic Area where data protection laws are different, but this will be done with appropriate protection in place.

Updating your information: It is important that personal information is kept complete and up-to-date. If any of the details you provide us with change, you can update us by emailing quality.feedback@marsh.com.

Your rights: Under data protection law you have certain rights in relation to personal information, including to access your and your child's information and rectify inaccuracies. Your appointed guardian will also have these rights.

Questions, requests or complaints: If you have any questions or complaints about how we use personal information, or you would like to access or rectify personal information, you can do so by writing to our Head of Quality at the following address:

Head of Quality

Marsh Ltd

Tower Place London
EC3R 5BU

Phone: 020 7357 1000

Email: quality.feedback@marsh.com

ABOUT MARSH

Marsh is one of the world's leading risk and insurance advisory specialists and a specialist insurance broker in the education market. Nearly 800 independent schools and almost 300,000 children are currently protected by our pupil scheme products. Schools and colleges have been trusting our advice since 1926.

FOR FURTHER INFORMATION

Marsh Ltd, Education Practice, Capital House,
1-5 Perrymount Road, Haywards Heath, West Sussex RH16 3SY

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✉ termly.schemes@marsh.com

🌐 uk.marsh.com/PAIS8Day

Claims:

☎ +44(0) 1444 335173

✉ schemes.claims@marsh.com

Please retain this document as it provides details of your policy and important contact details.

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