

# Pupils' Absence Insurance Scheme

SUMMARY OF COVER

[www.ecclesiastical.com](http://www.ecclesiastical.com)

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# Introduction

Our Pupils' Absence Insurance Scheme policy has been designed to meet the demands and needs of fee payers who seek cover for a refund of the fees they have paid, following the absence of the pupil due to illness or accident.

This document summarises the main covers, features and exclusions of the Pupils' Absence Insurance policy.

If you wish to see the full terms and conditions, a policy document is available by contacting us or your broker.

## What is covered

Fees paid following the pupil's inability to attend the school due to the pupil's illness or accident or the pupil having been in contact with an outbreak of an infectious disease. The period of absence must exceed a pre-agreed "Waiting Period" to become a valid claim, please see the policy schedule for the Waiting Period that applies. Cover also applies where due to illness or accident the pupil cannot benefit from remote learning where the school is operating remotely or on a distance learning basis.

Fees paid following the necessary closure of the whole school, or a separate house of the school, due to an outbreak of an infectious disease amongst pupils and/or staff, which makes continuation of school work impossible.

## How much you will be insured for

Fee payers will be insured for the school fees (excluding extras) they paid, covering the time the pupil is absent or the school is completely closed.

Fees will be refunded for up to a maximum of 280 days for any one medical condition or series of related medical conditions per pupil, this applies for the whole time the pupil is included in the scheme (not just for one term or one year).

## Key extensions

### ■ Boarders Extension

Fees refunded, for up to one term, for the board and lodging element of School Fees in the event that a boarder returns as a day pupil following a period of absence. This must be as recommended by an Independent Medical Practitioner.

### ■ Accidental Death of a Fee Payer

School fees paid to the school for up to 6 terms in the event of the accidental death of the fee payer.

### ■ Doctors Fee Extension

Pays up to £50 for the cost of providing the required doctor's certificates during the period of insurance.

### ■ Psychiatry or Psychotherapy

Where relevant to an agreed claim for absence, pays up to £150 for an initial consultation, with a maximum £650 per pupil in a 12 month period from the date of diagnosis.

## What is not covered

Refunds of school fees

- Resulting from war, terrorism, pandemic or epidemic of disease
- After a pupil has been certified as fit to resume attendance at the school or certified fit to resume remote learning or after the period of quarantine for any infectious disease has ended
- Due to a pupil's sickness, condition or injury that the fee payer, parent, legal guardian, or pupil was aware of and received treatment or advice for in the 12 months prior to their inclusion in the scheme, this applies only for 24 months after first joining the scheme
- Caused by any congenital abnormality or congenital illness of the pupil which the fee payer, parent, guardian or pupil was aware of prior to inclusion in the scheme
- Due to inoculations or similar preventative treatments
- For any absence due to fear of infection at the school
- Accidental death of fee payer extension excludes death due to suicide or intentionally inflicted self-injury

## Are there any restrictions?

The Accidental death of fee payer extension does not apply where the fee payer is 80 years or older

## What are your obligations?

You must report all claims to the Official Managers, Marsh Ltd, Education Practice

An authorised member of your staff will confirm and validate the pupil's absence from school and the fee payer must provide a doctor's certificate for absences exceeding 14 consecutive days

The school must advise the Official Managers by telephone as soon as reasonably practicable once you become aware of a potential or actual closure due to infectious disease.

The school must submit declarations of pupils included in the scheme to the Official Managers before the start of each term or as soon as reasonably practicable thereafter.

You must submit claims for a refund of fees after the pupil is certified as fit to return, and no later than 30 days after the close of the relevant term.

The school must submit claims for accidental death of fee payer within three months.

# Important information

## **This policy is underwritten by**

Ecclesiastical Insurance Office plc.

## **Duration of your policy**

Generally 12 months from the start date shown on your policy schedule.

## **Renewal of your policy**

We will send you notice that your policy is approaching renewal before it is due. Your requirements may change over time, therefore please contact us or the Official Managers if you wish to discuss your needs or any additional insurance requirements.

## **How do you pay?**

You will be asked to pay for each term's premium in full after each termly declaration is received.

## **Where are you covered?**

Illnesses or accidents contracted or happening worldwide, which lead to absence from or closure of the insured school in the United Kingdom.

## **Excess**

We will not pay the first 7 days of any closure due to an outbreak of infectious disease.

## **Cancellation rights**

The school's cancellation rights

The school may cancel the policy by giving us 30 days' notice in writing.

We may cancel the policy by giving the school 30 days notice in writing.

Where we cancel the policy we will provide you with a return of premium corresponding to the unexpired period of insurance for which a premium has been paid, provided that no claim has been made during the current period of insurance.

## **Fee payers' cancellation rights**

The fee payer may cancel the cover within 14 days of receiving the insurance documents, by contacting the school. A full refund of any premium already paid will be made, provided that no claim has been made.

After this period, the fee payer may cancel the cover at any time by contacting the school. The cover will continue until the end of the period for which the premium has already been paid.

# General information

## Claims service

Telephone the Official Managers, Marsh Ltd, Education Practice: 0330 818 0056

Email: [epg.claims@marsh.com](mailto:epg.claims@marsh.com)

## Complaint handling procedures

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

Marsh Ltd, Education Practice,  
4 Milton Road,  
Haywards Heath,  
West Sussex,  
RH16 1AH

Telephone: **01444 335174**

Email: [termly.schemes@marsh.com](mailto:termly.schemes@marsh.com)

Your complaint will be dealt with fairly, speedily and in accordance with the 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. The Financial Ombudsman Service can be contacted at:

Exchange Tower,  
London,  
E14 9SR

Telephone: **0800 023 4567**

Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

[www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

## The Financial Services Compensation Scheme

The FSCS is the independent body, set up by the Government, which gives you your money back if your authorised\* financial services provider is unable to meet its obligations.

The FSCS protects a range of products for both individuals and small businesses. Limits apply depending on the product you have bought. The FSCS does not charge individual consumers for using its service. The FSCS cannot help you if the firm you have done business with is still trading.

For further information on the scheme you can visit the website at

**[www.fscs.org.uk](http://www.fscs.org.uk)**

\* The FSCS can only pay compensation for customers of financial services firms authorised by the PRA or the FCA.

## Law applying

Unless agreed otherwise, the law which applies to this contract is: the law of England and Wales unless you are domiciled in in Scotland in which case the law of Scotland shall apply.

# Notes

This contract is underwritten by:  
Ecclesiastical Insurance Office plc.

Our FCA register number is 113848.  
Our permitted business is general insurance.

**You can check this on the  
FCA's register by visiting the  
FCA's website**

**[www.fca.org.uk/register](http://www.fca.org.uk/register)**

**or by contacting the FCA on  
0800 111 6768**

If you would like this booklet  
in large print, braille or audio  
format please call us on  
**0345 777 3322.**

You can also tell us if you  
would like to always receive  
literature in another format.

