

# Pupils' Absence Insurance



## Insurance Product Information Document Ecclesiastical Insurance Company

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**This document provides a summary of the key information relating to this Pupils Absence insurance policy. Complete pre-contractual and contractual information on the product is provided in the full policy documentation which can be found by visiting [uk.marsh.com/PAIS4Day](http://uk.marsh.com/PAIS4Day)**

### What is this type of insurance?

This insurance allows you to make a claim for school fees in the event the pupil is absent from the insured school due to the pupil's illness or accident or contact with an infectious disease. Claims can also be made following the closure of the school due to an outbreak of an infectious disease among the pupils and/or staff.



#### What is insured?

- ✓ Absence from school (for day pupils) or classes (for boarding pupils) for a period of at least four consecutive full days (including weekends and half term breaks) due to the pupil's illness or accident or the pupil having been in contact with an infectious disease.
- ✓ Absence 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.
- ✓ Absences of less than 4 consecutive days if these are a continuation of a previous absence over 30 days that Insurers have accepted.
- ✓ Closure of the school or house due to an outbreak of an infectious disease amongst the pupils and/or staff.
- ✓ The payment of school fees to the school for up to six terms following the accidental death of a fee payer aged under 80 at the time of death.
- ✓ The difference between the boarding fee paid and the day fee, calculated from the first day a boarding pupil returns to the school as a day pupil until a return to boarding or the end of that term, whichever is the sooner.
- ✓ The Doctor's fee for providing a signed certificate confirming a pupil's absence from the school for a period exceeding 14 consecutive days, up to a maximum payment of £50 per pupil in any one period of insurance.
- ✓ The payment of psychiatry and psychotherapy consultation fees upon referral by the fee payer's and/or pupil's doctor and arising out of a period of absence for which we have accepted a claim.



#### What is not insured?

- ✗ Periods of absence less than four consecutive full days.
- ✗ The first seven days in the event of closure of the premises due to an outbreak of an infectious disease amongst the pupils and/or staff.
- ✗ Pandemic or epidemic of disease.
- ✗ Absence due to a sickness, condition or injury that the fee payer, parent, legal guardian or pupil were aware of and received treatment or advice for in the 12 months prior to their inclusion in the scheme, this applies for a continuous period of 24 months after first joining the scheme.
- ✗ Absence or illness caused directly or indirectly by any congenital abnormality or congenital illness that the fee payer, parent, legal guardian or pupil were aware of prior to their first inclusion in the scheme.
- ✗ Absence due to fear of infection at the school.
- ✗ Absence as a result of inoculations or similar preventative treatments.
- ✗ Absence after a pupil has been certified fit to resume attendance at the insured school or certified fit to resume remote learning.
- ✗ Any closure of the insured school or house unless closure of the premises is due to an outbreak of an infectious disease amongst pupils and/or staff which renders the continuance of school work impossible.
- ✗ War or terrorism.
- ✗ Suicide of the fee payer.
- ✗ Cover for psychiatry and psychotherapy consultation fees excludes treatment arising from alcohol, drug or substance abuse and any incident not reported to the fee payers and/or pupil's doctor.



#### Are there any restrictions in cover?

- ! A maximum of 280 days will be paid in relation to any illness or series of related illnesses.
- ! There is no benefit payable for the first seven days of absence for school closure.
- ! We will only reimburse you for the school fees, not for extras such as music lessons, school trips and the like.
- ! Payment for psychiatry and psychotherapy consultation fees are limited to £150 for the initial consultation and £650 in total in any 12 month period from the date the diagnosis was made.



### Where am I covered?

- ✓ Illnesses or accidents contracted or happening worldwide, which lead to absence from the insured school or inability to benefit from remote learning provided by the school.



### What are my obligations?

- You must tell us as soon as reasonably possible of any event which may result in a claim.
- You must provide a doctor's certificate for absences of 15 days or more.



### When and how do I pay?

Premiums are payable in termly instalments.



### When does the cover start and end?

Cover starts from the first day of the first term the pupil joins the scheme, unless premium has not been paid, otherwise cover will commence from the time the first premium is received by the school. Cover will end when the pupil leaves the school, the fee payer ceases participation in the Scheme, the fee payer ceases to pay the premium, the school discontinue the scheme or the school do not renew the scheme.



### How do I cancel the contract?

You 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 you 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.



Effective from September 2024 | Ref: 4Day PAIS

# Do you want to be able to claim your school fees back if your child is off sick?

## PUPILS ABSENCE INSURANCE SCHEME

### Protect your child's school fees today

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

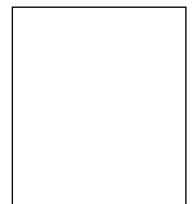
For example, if your child misses four consecutive days or more at school — including weekends — because they fall ill or are injured, the pupils absence insurance scheme will refund the school fees to you for the days they are absent.

**The cost of Pupils Absence Insurance Scheme is only 0.73%\* of your termly fee, excluding extras.**

Join the scheme today by simply completing the form overleaf and returning it to the school as soon as possible.

\* Premium quoted includes Insurance Premium Tax.

**“Would the accidental death of the person paying the school fees mean you could no longer afford to send your child to school? This insurance will cover the school fees for up to the next six terms.”**



## FAO: The Bursar

I'd like to protect my child by joining Pupils' Absence Insurance Scheme

## WHAT THE POLICY COVERS

- Claim back school fees for each day your child misses because of illness or accident, if your child is absent for four or more consecutive days.
- If your boarding child initially comes back as a day pupil, the difference between the boarding fees you've already paid and the day fee will be refunded.
- If the fee payer is under 80 and is involved in a fatal accident while the child is a pupil at the school, fees for a maximum of six terms are covered.
- The payment of psychiatry and psychotherapy consultation fees upon referral by the fee payers' doctor and arising out of a period of absence for an accepted claim.

## WHAT IS NOT COVERED

- Any claim directly or indirectly caused by, contributed to or arising from any new or ongoing pandemic or epidemic of disease.
- Absence due to a sickness, condition, or injury that the fee payer, parent, legal guardian or pupil were aware of and received treatment or advice for in the 12 months prior to their inclusion in the scheme, this applies for a continuous period of 24 months after first joining the scheme.
- Absence due to fear of infection.

## ABOUT MARSH

Marsh is one of the world's leading risk and insurance advisory specialists and a specialist insurance broker in the UK education market. Our school and pupil insurance products currently protect nearly 800 UK independent schools and 300,000 independent school pupils.

### For further information

☎ +44(0) 1444 335174

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

#### Claims:

☎ +44(0) 330 818 0056

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

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

This is a marketing communication.

The information contained herein is based on sources we believe reliable and should be understood to be general risk management and insurance information only. The information is not intended to be taken as advice with respect to any individual situation and cannot be relied upon as such.

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## DATA PROTECTION

If you apply for a pupils' absence insurance scheme, we will collect information about you, your children, and any appointed guardian. As well as collecting information from you, or your child, we may also collect information from your child's school or insurer(s).

The enclosed Q&A document provides details on how we use personal data provided under this scheme, including who it is shared with and how we protect it as well as details on the rights you, and anyone whose personal data you provide, have in relation to our use of personal data.

More information about how we use personal data can be found in the Marsh Privacy Policy at [www.marsh.com/uk/privacy-notice.html](http://www.marsh.com/uk/privacy-notice.html).

If you intend to provide us with personal information which relates to a pupil, please provide that pupil with the enclosed "Pupils' Privacy Notice", which has been specifically designed for children.

Please retain this document and the enclosed *Insurance Product Information Document (IPID)*, *Q&A*, and *Pupils' Notice* as it provides important policy and contact details. Please note, paper copies are available from the school on request.

## PROTECT YOUR SCHOOL FEES TODAY

To join the pupils absence insurance scheme, simply complete the details below and return this page to the school as soon as possible. If you are filling in the digital form, you can type directly into the form, save as a PDF, and email it back to the school. The premium will be included in your termly account.

### Please complete in BLOCK capitals

Name of fee payer:

Date:

Name of school:

Signed:

Name of pupil 1:

Name of pupil 2:

Name of pupil 3:

**I wish to be included in the school's Pupils Absence insurance scheme. I declare that I have read and accept the terms and conditions of the scheme as outlined in this document and the enclosed Q&A document.**



# **Pupils Absence Insurance Scheme: Questions and Answers**

Effective from Winter Term 2024  
(4day)

# Pupils Absence Insurance Scheme (PAIS): Questions and Answers

Effective Winter Term 2024 (4day)

**Through our extensive and long-standing experience in the schools insurance sector, we have developed a tailor made scheme that is simple and effective to both the school and fee payers should a pupil's education be interrupted due to an accident or sickness.**

Full terms and conditions of the group policy are contained in the schedule and policy wording which is held by the insured school, and available to you for inspection, which together form the policy of insurance. They can also be viewed at [marsh.com/PAIS4Day](https://marsh.com/PAIS4Day). You have a choice of how to receive policy information: on paper or by electronic means. Paper copies are available from the school on request.

## **How is the Scheme operated?**

Marsh Ltd has a “delegated authority” granted by the insurer which means that it acts as agent of the insurer and we have the authority to issue documentation (in accordance with agreed terms) on the insurer's behalf.

Your participation in this Scheme is optional. If you are included in the Scheme the insurance premium is charged to your child's fee account each term.

You may cancel the insurance at any time by writing to the school prior to the start of any term. If you cancel after the start of any term for which you have paid the premium, cover will continue until the end of the period for which you have paid the premium.

**The termly premium payable to the school is 0.73% of the termly fee, excluding extras. This includes Insurance Premium Tax at the current rate of 12%.**

## **How are claims 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 the pupil's fee for that term. In the event of a claim for school closure due to an outbreak of an infectious disease, excluding any new or existing pandemic or epidemic of disease, a seven day excess applies. This means that there is no cover for the first seven days of any such closure.

## How do I make a claim?

Claim forms can be obtained from your school. You should complete and return the claim form to the school no later than 30 days after the close of the term to which the absence relates. If the absence being claimed for exceeds 14 consecutive full days, the appropriate section of the claim form must also be completed by the pupil's Doctor. Any charge or fee exceeding £25 for completing the form is to be borne by the fee payer, in any one period of insurance. On receipt of the completed claim form, a school official will validate the absence and forward it to Marsh who will assess and manage the claim. All claims are handled by Marsh on behalf of the insurers under a delegated authority agreement. The insurer is entitled to appoint a medical practitioner, consultant specialist or educational psychologist to examine and report on the pupil where a claim is made or may be made. This will be at the Insurers expense.

Claims: Telephone: +44 (0) 330 818 0056 | Email: [epg.claims@marsh.com](mailto:epg.claims@marsh.com)

## How do I make a complaint?

Your complaint is important to us and should be made in the first instance to your usual Marsh contact. Alternatively you can address your complaint to:

Marsh Ltd  
Tower Place London  
EC3R 5BU

Email: [UKComplaints@marsh.com](mailto:UKComplaints@marsh.com)

Tel: +44 (0)20 7357 1000

You can find more information about how we handle complaints at <https://www.marsh.com/uk/contact-us/complaints-procedure.html>.

## Does the Financial Services Compensation Scheme apply?

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 at [www.fscs.org.uk](http://www.fscs.org.uk) or by contacting them at PO Box 300, Mitcheldean, GL17 1DY or by telephone on 0800 678 1100.

## How is personal information collected and used?

In order to provide this personal absence insurance scheme, we will collect and process information about individuals such as the pupil to be covered, their parent and/or any appointed guardian. We will collect and process this information as a data controller and in accordance with this notice. Prior to providing us with personal information of a third party, please provide that third party with a copy of this notice. If you intend to provide us with personal information which relates to a pupil, please provide that pupil with our "Pupils' Privacy Notice", which has been specifically designed for children. You can find more information about how we handle personal information in the Marsh Privacy Policy at <https://www.marsh.com/uk/privacy-notice.html>.

How we use personal information: We use personal information (such as name and contact details). We use this information to provide our personal effects insurance scheme services, which will include liaising with the insurer(s) and administering your policy, handling claims, complaints and renewals and preventing or detecting fraud.



Sharing information: We collect information from the pupil's parents and/or guardians and from third parties such as the pupil's school, medical professionals and/or insurer(s). We share personal information with insurer(s) of the pupils' personal 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: We rely upon one or more of the following legal bases for processing personal information:

- to comply with our legal obligations; and/or
- where necessary for our legitimate interest of providing insurance broking services, while ensuring our reliance on this ground does not unduly harm your rights.

Where we use special categories of personal information (such as health information), we will also rely on one or more of the following legal bases:

- such use is necessary for the insurance activities we undertake which are in the substantial public interest;
- in order to establish, exercise or defend a legal claim; and/or;
- consent. Where we need to rely on consent of a child, consent can be given by the child if they are over 13 years old. Otherwise, we will ask a parent or an appointed guardian to provide consent on the child's behalf. Any consent provided can be withdrawn at any time by emailing us at: [termly.schemes@marsh.com](mailto:termly.schemes@marsh.com). However, please note that withdrawal of consent may affect our ability to provide our services and may end the insurance cover under the scheme. We will advise of any such consequences at the time.

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 the United Kingdom where data protection laws are different, but this will be done with appropriate protection in place. We will retain personal information for as long as needed in order to comply with our legal and regulatory obligations.

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

Your rights: Under data protection law individuals have certain rights in relation to their personal information, including to access their information and to rectify inaccuracies. More details about these rights can be found in the Marsh Privacy Policy available at <https://www.marsh.com/uk/privacy-notice.html>.

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 Data Protection Officer at the following address: The Data Protection Officer Marsh Ltd, Tower Place London EC3R 5BU.

Telephone: 020 7357 1000 | Email: [dataprotection@marsh.com](mailto:dataprotection@marsh.com)





**For further information please contact us at:**

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

Telephone: +44 (0)1444 335174 | Email: [termly.schemes@marsh.com](mailto:termly.schemes@marsh.com)

Please read and retain all supplied documents as they provide details of your policy and important contact details.

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**Chartered**

# Pupil Notice – Pupils Absence Insurance

## Who are we and why we need your information

We are a company called Marsh Ltd. We work with your parents/guardians and your school to put insurance in place for your benefit. This insurance is designed to provide assistance if you are off school due to an accident or illness. In order to do this, we will use information about you such as your name and date of birth. Sometimes we will use information which is “sensitive”. For example, if you have an accident at school, we will need information absence. We call this type of sensitive information “special categories of personal data”. We will use your information to deal with claims and / or complaints and to help us check that a claim is valid.

When we make decisions about how your information is used, we are a data controller. We will only use your information when we are allowed to. This might be because we have a legal obligation, we have a business need, we need to provide our insurance services or because of a legal claim.

Sometimes we may need to rely on “consent” (your or your parents’/guardians’ agreement) to use your information. Where we need this agreement to use your information, we will make it clear and the consent can be given by your parents/guardians or you, if you are over 13. If you provide consent and later change your mind, you can tell us at any time by emailing us at: [termly.schemes@marsh.com](mailto:termly.schemes@marsh.com). If you do change your mind it may mean that we (and insurers) are unable to help you with any questions you have about the insurance and any claim or it may end the insurance. If you do change your mind, we will explain what this means to you at the time.

## The information we collect

The categories of your information that we may use include:

- Name, date of birth and contact details.
- Information about the school you attend.

Special categories of personal data:

- Health information including details of any injury or medical condition.

## The reasons why we use your information

Purpose of Processing	Type of Information Collected	Our Legal Grounds for processing your information	Who we may share your information with
<b>Insurance claims</b>			
Managing insurance claims	<ul style="list-style-type: none"> <li>• Name</li> <li>• Date of birth</li> <li>• Your school</li> <li>• Special categories of personal data</li> </ul>	<ul style="list-style-type: none"> <li>• Legitimate interests of Marsh (to help you/your parents make an insurance claim)</li> </ul> <p>For using “special categories” of your information (e.g. details of any injuries you suffer or health information):</p> <ul style="list-style-type: none"> <li>• Substantial public interest (Insurance purposes)</li> </ul>	<ul style="list-style-type: none"> <li>• Insurers</li> <li>• Claims handlers</li> <li>• Lawyers</li> <li>• Loss adjusters</li> <li>• Third parties involved in handling the claim, such as doctors</li> <li>• Your school</li> </ul>
Defending or making legal claims	<ul style="list-style-type: none"> <li>• Name</li> <li>• Date of birth</li> <li>• Your school</li> <li>• Special categories of personal data</li> </ul>	<ul style="list-style-type: none"> <li>• Legitimate interests of Marsh (to help you/your parents make an insurance claim)</li> </ul> <p>For using “special categories” of your information (e.g. details of any injuries you suffer or health information):</p> <ul style="list-style-type: none"> <li>• To defend or make legal claims</li> </ul>	<ul style="list-style-type: none"> <li>• Insurers</li> <li>• Claims handlers</li> <li>• Lawyers</li> <li>• Loss adjusters</li> <li>• Experts</li> <li>• Third parties involved in handling the claim, such as doctors</li> </ul>
<b>Throughout the insurance lifecycle</b>			
Complying with our legal or regulatory obligations	<ul style="list-style-type: none"> <li>• Name</li> <li>• Date of birth</li> <li>• Your school</li> <li>• Special categories of personal data</li> </ul>	<ul style="list-style-type: none"> <li>• Legitimate interests of Marsh (to help ensure we comply with laws and regulations)</li> </ul> <p>For using “special categories” of your information (e.g. details of any injuries you suffer or health information):</p> <ul style="list-style-type: none"> <li>• To defend or make legal claims</li> </ul>	<ul style="list-style-type: none"> <li>• Insurance and other regulators</li> <li>• Law Enforcement Authorities</li> <li>• Insurers</li> <li>• Auditors</li> </ul>

Purpose of Processing	Type of Information Collected	Our Legal Grounds for processing your information	Who we may share your information with
<b>Scheme administration</b>			
Handling enquiries and complaints	<ul style="list-style-type: none"> <li>Name</li> <li>Date of birth</li> <li>Your school</li> <li>Special categories of personal data</li> </ul>	<ul style="list-style-type: none"> <li>Legitimate interests of Marsh (to help you/your parents resolve an enquiry or complaint relating to a claim under the insurance)</li> </ul> <p>For using “special categories” of your information (e.g. details of any injuries or health information relevant to your insurance claim):</p> <ul style="list-style-type: none"> <li>Substantial public interest (Insurance purposes)</li> </ul>	<ul style="list-style-type: none"> <li>Insurers</li> <li>Your school</li> </ul>

## Sharing your information

We obtain your information from different sources including from your parents or guardians and your school. We will share your information with third parties when we need to. For example, we might share your information with the insurance company, a doctor and our service providers.

## How we keep your information safe

We keep your information safe by using different security measures including special IT protection. If we need to send your information outside of the UK we will make sure it is sent safely. We will only keep your information for as long as we need it or for as long as we are legally required to.

## Your data protection rights

Under data protection laws, you have legal rights in relation to your personal information (read below to learn more about your data rights).

You have the right to:

- Ask us for a copy/access to information about you that we hold, along with additional details about how we use your information.
- Have your personal information corrected, if it is inaccurate or incomplete.
- Request the deletion or removal of personal information in certain circumstances (such as where it is no longer necessary for us to use your information for the original purpose it was collected).
- Restrict our use of your personal information (i.e. allowing its storage but no further use).

- In some circumstances, ask us to transfer your personal information that you have provided to us to a third party of your choice.
- Object to the use of your personal information (in certain circumstances) and an absolute right to object to the use of your personal information direct marketing (including profiling).
- Not be subject to decisions based purely on automated processing where it produces a legal or similarly significant effect on you.

You can find out more about your data protection rights at the Information Commissioner's website: <https://ico.org.uk/your-data-matters/> or by getting in touch with us by emailing [dataprotection@marsh.com](mailto:dataprotection@marsh.com). If you are concerned about the way we are collecting or using your personal information, please let us know or, alternatively, you can contact the Information Commissioner's Office at <https://ico.org.uk/concerns/> or by calling their helpline on 0303 123 1113.

### **Withdrawal of consent and the right to lodge a complaint**

Where we are using your personal information with your consent, you have the right to withdraw that consent. If you change your mind, or you are unhappy with our use of your personal information, please let us know by contacting [termly.schemes@marsh.com](mailto:termly.schemes@marsh.com).

If you are unhappy with the way we use your personal information, you can contact the Information Commissioner's Office at <https://ico.org.uk/concerns/> or by calling their helpline on 0303 123 1113.

### **How you can find out more**

Your parent or guardian has been provided with more detailed information about how we use your personal information. You can also view this information here <https://www.marsh.com/uk/privacy-notice.html>.

You can ask us questions and exercise your rights (such as asking us for a copy of your information) at any time by completing the [form here](#). You will need to provide your email address when you make your request via this form.

If you would prefer to contact us by post or by phone, please contact our Data Protection Officer at the following address:

The Data Protection Officer Marsh Ltd Tower Place London EC3R 5BU, by calling us on: 020 7357 1000; or by emailing us at: [dataprotection@marsh.com](mailto:dataprotection@marsh.com).

### **Last updated**

We may need to update this privacy notice every so often, so we recommend that you revisit this information from time to time. This version was last updated on 27 March 2024.