MILLFIELD

INFORMATION ON INSURANCES

Millfield pays for pupils' insurances for Personal Accident and Dental Injuries (please see details below). Apart from this, the school does not provide insurance of any sort for pupils or their possessions or for damage they may cause to other people.
There are some optional insurance schemes that the parents can apply for direct and further details are available below. Please contact the Fees Office fees@millfieldschool.com if you have any further questions or want any of the policy details to be sent to you by post.

Pupils' Personal Accident Scheme (Zurich Insurance)

- All pupils are automatically covered against accidents (during term time) which result in death or permanent disability. Cover is for up to £600,000 and the premiums are paid by the school **at no additional cost to parents.** Please contact the Fees Office for policy details or to make a claim. Further information can be found on our website - Insurance Documents - Millfield School.

Dental Injury Expenses (Zurich Insurance)

- All pupils from Reception are automatically covered for dental treatment in the event of an accident resulting in loss or damage to teeth or fixed dentures (during term time). Cover is for up to £10,000 each year. It does not cover dental injury caused by food and drink while being consumed, dental pain related to braces, toothache or ordinary wear and tear or deterioration. The premiums are paid by the school **at no additional cost to parents.** Please contact the Fees Office for policy details or to make a claim.

Pupils' Personal Effects Insurance (Marsh)

- It is the parents' responsibility to arrange adequate insurance cover for their child's personal belongings, including iPads, whilst they are at school. We strongly recommend that parents insure against theft or loss of these items, as the School cannot accept liability for any claims. Parents can arrange their own insurance, but one option is provided by Marsh.

To opt-in to the Marsh Scheme, please read the policy documents on our website or contact the Fees Office for a brochure - Insurance Documents - Millfield School.

Absence from School Scheme (Marsh)

- The absence of pupils does not lessen the cost of running the School and we are unable to refund fees under normal circumstances. For this reason, Millfield has arranged an insurance policy under a group arrangement through which fee payers are able to make a claim if a pupil is away from School by reason of sickness, accident or quarantine for 8 days or more.
  It also covers the payment of school fees to the school for up to six terms following the accidental death of a fee payer aged under 70 at the time of death.

The cover is offered to parents on an optional basis, but you are strongly recommended to take out this type of insurance. Parents can arrange their own insurance, but one option is provided by Marsh.

To opt-in to the Marsh Scheme, please read the policy documents on our website or contact the Fees Office for a brochure - Insurance Documents - Millfield School.

Pupils' Healthcare Scheme (AXA PP)

- Private medical cover is available **on application** at an additional termly premium. Cover provides compensation for hospital and other **private** medical treatment, which includes cover for **physiotherapy** (annual limits apply)**.** It does not cover any costs relating to NHS hospital treatment. You are strongly recommended to take out this type of insurance cover if your children participate in sport. Parents can arrange their own insurance, but if you require the AXA cover, further details are available at Pupils' Healthcare Scheme. You can apply online and check cover start dates at AXA Application Form between 1 June to 30 September (Autumn), between 1 October to 24 January (Spring) and between 1 February and 4 May (Summer). The additional charge will then be added to each fee invoice until such time as the pupil leaves the School or you advise us that you no longer want this insurance.

- If you apply to join, your cover will continue for the academic year at the same rate of £162 per pupil per term, inclusive of Insurance Premium Tax (IPT), provided the level of IPT is not changed by the Government. You do have the right to cancel the cover at any time as advised in the leaflet and cover will end if your child leaves the school.

- NHS treatment for A&E departments and the School Doctor is available for all pupils. NHS hospital care is available for pupils who are ordinarily resident or paid an immigration health charge or are exempt from charges. Pupils who live outside the UK, including former UK residents, should make sure that they are covered by personal international health insurance, unless an exemption applies to them (see NHS England for further details).