

Pupils' Absence Insurance



Cover for you,
your child and
your school when the
unexpected happens

Investing in your child's education is invaluable, and supporting ambitions through their learning is rewarding for all involved. However, as a child progresses through their time at school, they can come up against many pressures, suffer an unexpected injury or become ill which could result in long periods of absence from school. Unexpected life events like redundancy could also lead to your child having to be withdrawn from school potentially disrupting their education and friendship circles.

To support parents and guardians your school is offering the option for pupils' absence insurance for all pupils on a termly basis. This can be purchased through the Howden Parent Portal and gives you peace of mind that you, your school and your child are protected should you face an event that removes your child from school.

New for 2026!

- Following the death of a fee payer or pupil we will cover up to 6 term's fees
- If a pupil is withdrawn we will cover up to 50% of the next term's fees
- If a pupil is excluded we will cover up to the next term's fees
- Boarders extension cover included
- If a fee payer is made redundant we will cover up to the next term's fees
- The excess has been replaced with a franchise period so following that period the parent will get their full claim refunded.
- Up to £800 available for mental health consultations and support

Key features and benefits

This summary contains key features of the policy. It does not contain the full terms, conditions, limits and exclusions, which you can view and download from the Howden Parent Portal at anytime.

The following benefits apply:

- Franchise period for illness of 5 days – after that period a claim can be made which, if successful, will be paid in full with no excess
- Franchise period includes weekends and bank holidays
- Termly fees covered up to £25,000
- Following illness if a boarder has to return as a day pupil the difference will be refunded
- Cover included to pay school fees to the school where a fee payer is made redundant or the child has to be withdrawn suddenly or is excluded
- Following an illness mental health support is available up to £800
- Following the accidental death of a pupil up to 6 months fees paid in advance would be refunded



How do I sign up?

The insurance can quickly and easily be purchased through the Howden Parent Portal and your school will have provided you with an access login.

This optional insurance runs termly from the start of each term and you can opt-in and opt-out at any time.

Payment is simple as the school will add it to your termly fees invoice. It takes a few seconds to login and you have free access to a 24/7 parent wellbeing service – all the information is on the portal.

howdenbroking.com/schools

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HUBL-CC-EDU-266-0526

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