

# 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 70 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 £25 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 £500 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.