

Effective from September 2023 | Ref: 4Day PAIS

# Pupils Absence Insurance Scheme

Join today 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?

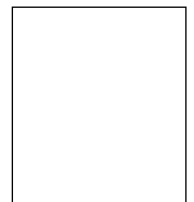
For example, if your child misses four consecutive days or more at school — including weekends — because they fall ill or are injured, the pupils' absence insurance scheme will refund the school fees to you for the days they are absent.

**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 70 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) 1444 335170

✉ [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.

Marsh Ltd is authorised and regulated by the Financial Conduct Authority for General Insurance Distribution and Credit Broking (Firm Reference No. 307511). Copyright ©2023 Marsh Ltd. Registered in England and Wales Number: 1507274, Registered office: 1 Tower Place West, Tower Place, London EC3R 5BU. All rights reserved. 23-1075701787.

## DATA PROTECTION

If you apply for a pupils' personal effects 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.**