



specialist insurance and risk management



Education School Fees Insurance

Schools do not refund fees to parents if a pupil is absent from school for a short or long term period, nor if the school is closed because of an infectious disease.

To help protect parents in these circumstances your school has chosen to take out an insurance policy through EIS. The policy enables the school to claim a refund for absence of a pupil, or for closure of the school following an infectious disease and pass this refund to you.

Refunds are calculated by taking the termly fee and dividing this by the number of days absent or the length of time the school is closed. For a refund to be provided, the absence or closure must be for a minimum of five days, at which time the refund will be met from the first day of absence or closure. The maximum amount recoverable under the scheme for absence for any one pupil is three terms' or twelve months' fees, whichever is the lesser and the maximum refund for school closure is two weeks.

About the Insurance

Your school has chosen to offer a scheme operated by EIS, on an 'opt in' basis. Should you require this product, please inform the school before the first day of the new term and they will add the insurance amount as a separate item to their termly invoice.

The school operates the scheme on an annual basis with renewal each September.

Coverage

The scheme is operative 24 hours a day from the first day of term and continues until the last day of each term, including weekends and half term.

The pupil's fees will be refunded in the following circumstances:

- a. The necessary closure of the school owing to an epidemic of an infectious or contagious disease which renders the continuance of school work impossible
- b. Absence from school of a pupil caused by bodily injury or sickness, or contact with human infection
- c. Illness of a boarding pupil treated at school. This is limited to 75% of the amount of any refund calculated

In the event of the accidental death of a fee payer (other than in the capacity of a trustee of a fund from which the fees are paid) of a pupil included in the scheme, the policy will pay the school up to three consecutive terms' fees from the date of death, provided that the death is caused solely by accidental means and occurs within 365 days of the accident. The fee payer must be aged under 65.

Insurer

The insurance is underwritten by Chubb Insurance Company of Europe SE.

The policy is held in the name of the school and parents are not entitled to claim directly on the school's policy.

Significant exclusions

- Any absence or closure of less than five days
- Absence on account of congenital abnormality
- Absence on account of a physical or mental condition existing prior to the insured pupil's first inclusion on the scheme



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- No refund will be operative for absence of 14 days or more unless they are certificated by a medical practitioner
- Absences brought on as a result of inoculations or similar preventative treatments, unless such treatment is insisted upon by the school as a result of an epidemic in the local vicinity
- Pregnancy, child birth, suicide, intentional self injury
- War and terrorism
- Fear of infection

Claims

If you believe you have a claim under this insurance, you should notify the school and request a claim form. The school will automatically apply for a refund should the school be closed as a result of an infectious disease.

Claims Department, EIS
Colston Tower
Colston Street
Bristol BS1 4XE

t. 0117 929 9381
f. 0117 926 5644
e. info@eisinsurance.co.uk

Compensation

Chubb is covered by the Financial Services Compensation Scheme.

You may be entitled to compensation from the Scheme if Chubb is unable to meet its obligations to you under this contract.

If you are entitled to compensation under the Scheme, the level and extent of the compensation would depend on the nature of the insurance.

Further information about the Scheme is available from:

Financial Services Compensation Scheme
10th Floor Beaufort House
15 St Botolph Street
London
EC3A 7QU

www.fscs.org.uk

Law Applicable to the Insurance

The parties are free to choose the law applicable to the Insurance Contract. Unless specifically agreed to the contrary this insurance shall be subject to English Law and English Courts alone shall have jurisdiction in any dispute arising hereunder.

Complaints

Any complaint should be addressed in the first instance to EIS using the address details mentioned elsewhere. If you are not satisfied with the way that a complaint has been dealt with please contact:

Manager, Accident and Health Department
Chubb Insurance Company of Europe SE
106 Fenchurch Street
London EC3M 5NB

In the event that you remain dissatisfied and wish to take the matter further you can do so at any time by referring to:

Insurance Division
Financial Ombudsman's Service
South Quay Plaza
183 Marsh Wall
London E14 9SR

This complaint procedure is without prejudice to your right to take legal proceedings.

Cancellation

This insurance is cancellable within 14 days if you feel it does not meet your needs provided no claim is made against the Insurance.