

# PUPILS' ABSENCE INSURANCE SCHEME FOR SCHOOLS AND COLLEGES



Through our vast experience in the schools insurance sector, we have developed a tailor made scheme that is simple and effective to both the school and fee payers should a pupil's education be interrupted due to the pupil's accident or sickness.

## COVER PROVIDED

The pupils' absence insurance scheme provides for the refund of school fees when a pupil is absent from school due to the pupil's sickness, accident or quarantine — from coughs and colds to unforeseen long term illnesses or accidents. Having cover in place helps the school maintain goodwill by avoiding any moral obligation to refund fees in the event of absences as the parents will be able to claim under the insurance scheme.

## HOW TO OPERATE THE SCHEME

This scheme can be operated as follows:

### 1. Annual declaration "all inclusive" basis:

All pupils are included in the scheme and the school incorporates the premium within the fee structure. Pupil numbers and total fees to be insured are declared on an annual basis.

### 2. Termly declaration "all inclusive" basis:

All pupils are included in the scheme and the school incorporates the premium within the fee structure. Pupil numbers and total fees to be insured are declared on a termly basis.

### 3. Termly declaration "opt-in" basis:

Parents can opt-in by completing a simple form which is attached to the leaflet provided by Marsh to the schools. This should be returned to the school and the premium added onto the fee payer's account. Pupil numbers and total fees to be insured are declared on a termly basis.

## PREMIUMS

Premiums are dependent on the method of operation and waiting period chosen by the school.

<b>Annual declaration "all inclusive" basis per pupil:</b>
0.77% of the annual fee for absences of four days or more.
0.58% of the annual fee for absences of eight days or more.
<b>Termly declaration "all inclusive" basis per pupil:</b>
0.79% of the termly fee for absences of four days or more.
0.60% of the termly fee for absences of eight days or more.
<b>Termly declaration "opt-in" basis per pupil:</b>
0.84% of the termly fee for absences of four days or more.
0.63% of the termly fee for absences of eight days or more.

Administration costs are applicable — please refer to "Administration of the Scheme" overleaf.

All premiums are inclusive of Insurance Premium Tax.

## KEY FEATURES

- Easy to administer, fast and efficient claims handling direct with the fee payer.
- Includes refunds of fees should it be necessary for the school to close owing to an epidemic amongst the pupils (seven days excess applies).
- No medical, no individual names required — just confirmation of the number of pupils to be covered for the term/year and the total termly/annual fees due in respect of those pupils.

- Payment from first day of illness provided the absence exceeds the waiting period — which can be as little as four days and includes sickness and accidents at weekends and half term.
- Payments to the school of up to five terms' fees for the pupil in the event of the accidental death of their fee payer (subject to policy terms).

## EXCLUSIONS

Cover excludes absences due to pre-existing conditions, congenital abnormalities and inoculations.

## CLAIMS

- The fee payer completes a simple claim form confirming dates and reason for absence, signs and returns it to the school who will forward it to our claims team. Upon receipt, our experienced claims staff will process the claim dealing directly with the fee payer.
- There is no need for the pupil's Independent Medical Practitioner (IMP) to complete the claim form for absences of 14 days or less. (Claims for 15 days or more will require the signature of the pupil's IMP).

## ADMINISTRATION OF THE SCHEME

Marsh will supply the school with leaflets for distribution to parents. The leaflet will reflect the method of operation chosen by the school and contain scheme details and a policy summary which contains details on the key features and benefits, significant and unusual exclusions and restrictions.

Although we do not require a list of names to be submitted, the school must keep a list of pupils insured (unless the all-inclusive option is chosen). Insurers may, from time to time, require that the school provides Marsh with relevant copies of fee bills, information and/or evidence of inclusion of a pupil on the declaration in the event of a claim.

**Annual declaration "all inclusive" basis** — Prior to the start of the first term in which cover commences, the school advises Marsh of the number of pupils in the school and the total amount of fees to be insured. The school is then invoiced accordingly less £3 administration fee for each insured pupil.

**Termly declaration "all inclusive" or "opt-in" basis** — Prior to the start of the first term in which cover commences, the school advises Marsh of the number of pupils in the school or scheme and the amount of fees to be insured. The school is then invoiced accordingly less the £1 administration fee for each insured pupil. Thereafter, a declaration is to be completed and an invoice issued to the school each term.

If all pupils are covered, we do not require a list of names. Should a pupil join or leave the school mid year, they are automatically included or removed from the day they start or leave the school.

The school will receive an annual policy and schedule of insurance.

## INSURERS

This scheme is underwritten by:

**Ecclesiastical Insurance Office plc (EIO)**, Beaufort House, Brunswick Road, Gloucester GL1 1JZ. Telephone: 0845 777 3322. Reg. No. 24869. EIO is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services register number 113848.

**Syndicate 2001 AML** — MS Amlin Underwriting Limited, The Leadenhall Building, 122 Leadenhall Street, London EC3V 4AG. Telephone: 0207 746 1000. Registered in England number 2323018. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services registration number 204918.

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Marsh Ltd has a delegated authority granted by the insurer which means that it acts as agent of the insurer and has authority to accept insurance risks on its behalf.

## IMPORTANT NOTES

This document is a summary only and applies to schools in England and Wales; different arrangements may apply to Scottish schools. Any references to any conditions and the cost of cover are correct at the time of going to press. It should, however, be noted that these may be subject to amendment. Full details regarding exact cover, terms, exclusions and conditions are contained in policy documentation which is provided at inception of cover and at renewal. Details are also available on request from Marsh's Education Practice.

## FINANCIAL SERVICES COMPENSATION SCHEME

The Insurer and Marsh are covered by the Financial Services Compensation Scheme (FSCS). If they are unable to meet their obligations, you may be entitled to compensation from the scheme, depending on the type of insurance and the circumstances of the claim. Further information is available from the FSCS at [www.fscs.org.uk](http://www.fscs.org.uk) or by contacting them at 10th Floor, Beaufort House, 15 St Botolph Street, London EC3A 7QU or by telephone on 0800 678 1100 or 020 7741 4100.

## WANT TO KNOW MORE?

☎ 01444 335174 ✉ [termly.schemes@marsh.com](mailto:termly.schemes@marsh.com)

🌐 [uk.marsh.com/education](http://uk.marsh.com/education)

 [Marsh UK Education Forum](#)



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