

Independent School Fees Insurance



Intention of Cover

The policy provides cover for the payment of School Fees:

- As a result of the unavoidable absence of a pupil from School owing to illness or accident, or having been in contact with human infection.
- Including the necessary closure of the School owing to an epidemic of an infectious or contagious disease amongst the pupils which, renders the continuance of school work impossible. Should the School be closed the maximum benefit payable in respect of any one insured child shall be the amount of fees payable for two complete weeks based on a pro rata of the termly fees paid.

Significant Benefits / Extensions

- School Fees - up to 100% (75% if the pupil is a boarder) subject to a maximum of three terms fees or twelve months whichever is the lesser calculated from the first day of absence.
- Accidental Death of a Fee Payer - up to a maximum of five consecutive terms' fees from the date of death, provided that death is caused solely by accidental means and occurs within 365 days of the accident.
- Accidental Death of a pupil - in the event of accidental death of two or more Insured pupils, a sum equivalent to the resulting loss of fees up to a maximum of five consecutive terms from the date of death provided the school has failed to fill the deceased pupil's place.

Definitions

- Fee Payer - the person or persons who have entered into a contractual obligation with the Group Policyholder to pay fees charged in respect of the attendance, at the Group Policyholder's premises, of an Insured Person.
- Insured Persons - any pupil attending the School who is undergoing tuition at the Group Policyholder's premises and is included within this policy, and for whom a premium has been paid.
- Operative Time - 24 hours a day and cover will cease when the Group Policyholder or the Fee Payer discontinues the inclusion of the Insured Person.
- Franchise Period - 5 consecutive days commencing from the first day of absence.

Exclusions

- War within country of domicile
- Fee Payer reaching 65 years of age
- Any payment of fees where the period of absence is below 5 days
- Pregnancy or childbirth
- Any absence not certified by a Medical Practitioner unless the total duration of absence is 14 days or less in which case confirmation by an authorised member of the School's staff will suffice
- Any congenital abnormality
- As a result of inoculations or similar preventative treatment (unless the school insists on such due to epidemic near to school or home of the insured person)
- Any physical or mental condition existing prior to inclusion in the policy
- Whilst the Fee Payer is engaged in active service
- Flying an aeroplane
- Suicide, attempted suicide

Premium

- Please contact the School for the prevailing rates



HETTLE ANDREWS

Chartered

Independent, Insightful, Committed

Hettle Andrews & Associates Ltd company registered at Eleven Brindleyplace, Birmingham, B1 2LP 4728481, Authorised and regulated by the Financial Conduct Authority 305520

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