

# Pupils absence insurance scheme

For independent schools and colleges

Through Marsh's vast experience in the schools insurance sector, we have developed a tailor-made scheme that is simple and effective in protecting the school, the fee payer, and a pupil's education. For example, should a pupil's schooling be interrupted due to accident or illness, the pupils absence insurance scheme provides cover for the refund of school fees. Or in the case of the accidental death of the payer, it provides cover for the payments to the school of up to six terms fees.

## 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 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

### Termly declaration "opt-in" basis

Parents can opt-in to join the scheme by completing a simple form which is attached to the information leaflet provided by Marsh to the schools. This form is 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.

Should the school wish to offer this scheme on an inclusive "all-school" basis, please contact us for a quotation.

## Premiums

**0.73%** of the termly fee for absences of four days or more.

**0.55%** of the termly fee for absences of eight days or more.

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 outbreak of an infectious disease 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 six 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.
- In respect of any claim directly or indirectly caused by, contributed to, or arising from any new or ongoing pandemic or epidemic of disease.

## 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.

Although we do not require a list of names to be submitted, the school must keep a list of pupils insured. 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.

### Termly declaration "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 for each insured pupil. Thereafter, a declaration is to be completed and an invoice issued to the school each term.

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

## Insurers

This scheme is underwritten by:

**Ecclesiastical Insurance Office plc (EIO)**, Benefact House, 2000 Pioneer Avenue, Gloucester Business Park, Brockworth, Gloucester, GL3 4AW. Telephone: 0345 607 3274. 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.

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.

## Contact

Please contact your Marsh client executive or;



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## About Marsh

[Marsh](#) is the world's leading insurance broker and risk advisor. With more 45,000 colleagues advising clients in 130 countries, Marsh serves commercial and individual clients with data-driven risk solutions and advisory services. Marsh is a business of [Marsh McLennan](#) (NYSE: MMC), the world's leading professional services firm in the areas of risk, strategy and people. With annual revenue over \$23 billion, Marsh McLennan helps clients navigate an increasingly dynamic and complex environment through four market-leading businesses: [Marsh](#), [Guy Carpenter](#), [Mercer](#) and [Oliver Wyman](#). For more information, visit [marsh.com](http://marsh.com), and follow us on [LinkedIn](#) and [X](#).