

# SCHOOL FEES RETURN INSURANCE

Claim your school fees back if your child is  
absent from School through illness or injury.

Effective from winter term September 2017.



D E Ford Insurance Brokers is a trading style of PIB Risk Services Limited. PIB Risk Services Limited is authorised and regulated by the Financial Conduct Authority, Firm Reference Number 308333. PIB Risk Services Limited is registered in England & Wales. Company Registration Number 2682789. Registered Office: Rossington's Business Park, West Carr Road, Retford, Nottinghamshire, DN22 7SW. Ford Risk Management are exempt from both FCA authorisation and regulation and FOS as they do not carry out regulated activities

## FEES RETURN INSURANCE

Through our experience in providing Insurance to Independent Schools, we can arrange a tailor made policy to cover both the school and fee payers should a pupil's education be interrupted due to an accident or sickness.

Fees Return Insurance will refund the fees you have already paid if your child cannot be in school because they are ill, injured or have been in contact with an infectious disease. You can join before the beginning of a new term and cancel in advance of the start of any term provided we receive the appropriate notice in writing from the school.

### THE COST

The cost of this cover is calculated as a percentage of your termly fee\* excluding extras;

Day / Boarding Pupils      0.58%

The school reserves the right to vary the termly charge by giving advance notice to you.

\*Termly Fee is defined as the net amount (excluding extras) that is required to be paid each term for the attendance at the school of a pupil.

### HOW THE COVER IS OPERATED

Your School has a group policy in place that will refund school fees if an accident or sickness interrupts your child's education.

Your participation in this cover is optional. If you choose to take out the cover the insurance premium is charged to your child's fee account each term.

You may cancel the insurance at any time by writing to the school prior to the start of any term. If you cancel the insurance after the start of any term for which you have paid the premium, cover will continue until the end of the period for which you have paid the premium.

## WHAT THE INSURANCE COVERS

This cover provides for the return of school fees to the fee payer (the person(s) who have entered into a contractual obligation with the school to pay fees charged in respect of the attendance of the insured person for lessons) in the event of an insured pupil being absent from lessons due to injury or sickness for a period exceeding the franchise period (period of 5 consecutive days (including weekends and half term holidays). When an absence exceeds the franchise period of 5 consecutive days fees are returned on a pro-rata basis from the first day of absence.

Fees are also returned in the event of the school being required to close due to an epidemic amongst pupils and/or staff. This cover is subject to an excess period of 7 days meaning that no fees will be returned for the first 7 days of closure.

The cover will pay on a termly basis, the cost of the insured persons school fees up to a maximum of three consecutive terms' fees from the date of death of the fee payer, provided that death is caused solely by accidental means and occurs within 24 calendar months of the accident.

### APPLICATION FORM

I wish to be included in the Fees Return Scheme. I declare that I have read and accept the terms and conditions of the cover as outlined in this leaflet.

Please complete the details below and return this page to the school as soon as possible.

Name of School	
Name of Pupil 1	
Name of Pupil 2	
Name of Pupil 3	
Name of Fee Payer	
Date	
Signed	
Print name.	

## OPERATIVE TIME

Cover commences on the first day of term and ends when the pupil leaves the school, is withdrawn from the school or the group insurance policy is discontinued. If a pupil is withdrawn due solely to illness or injury cover ceases at the end of the term in which the pupil is withdrawn.

## FREE PLACE IN THE EVENT OF ACCIDENTAL DEATH

In the event of an accident that results in the death of a person who is legally obliged to pay the school fees for your child, the school will maintain your child's place free of charge for up to five terms following the death. The person must be under 70 years of age at the time of death and the death must be caused solely by accidental means and independently of any other cause. Death arising from illness, natural causes, suicide, intentionally self-inflicted injury, is not covered. The provision of this free place does not apply if the person legally obliged to pay the school fees is a trustee of a fund from which the fees are paid.

A request for a free place must be made to the school within three months of the date of death.

## WHEN PARTICIPATION STARTS AND ENDS.

Cover begins on the first day of term if the termly charge has been paid before that date. If the charge has been paid after the term has begun it will be from the date the school receives the payment. Participation ends when your child leaves the school, you withdraw your child from the school, the child leaves the cover or the school discontinues the cover. If you withdraw your child from school because of an injury they have suffered or an illness, then inclusion in the cover will continue until the end of the term during which the withdrawal takes place.

## HOW TO APPLY FOR A REFUND

Please contact the Schools broker:

D E Ford Insurance Brokers  
Poppleton Grange  
Low Poppleton  
York  
YO26 6GX  
Tel: 01904 784141  
Email schools@deford.co.uk

Claims must be made no later than 60 days from the end of the term of absence. The School will need to verify your pupil's absence.

## HOW REFUNDS ARE CALCULATED

Claims are based on the length of absence during term time only. The amount payable to the Fee Payer in respect of any refund of School Fees is calculated on a pro rata basis as follows:

- a) The Insured Fee for the term divided by the total number of days in the term including weekends and half term holidays in order to arrive at the daily rate
- b) The daily rate multiplied by the total number of days absent subject to the Franchise Period.

## WHAT THE INSURANCE DOES NOT COVER

The Fees Return section does not cover absence:

- from school premises unless the continuous period of absence exceeds the franchise period;
- of 14 consecutive days or more which has not been referred to and certified by a qualified medical practitioner \*\*. Insurers shall at their request be supplied at the fee payer's expense with such further information from the qualified medical practitioner attending the insured person as appears to insurers to be necessary;
- for any closure of the school premises unless due to the necessary closure of the whole or part of the school premises owing to an outbreak of an infectious disease amongst the pupils and/or staff which renders the continuance of school work impossible. There is no cover for the first 7 days of any such closure. For example, if the school premises is closed for 8 days due to an outbreak of an infectious disease, the policy, subject to terms and conditions, will refund one day's fee;
- where any insured person is removed from or kept away from the school premises for fear of contact with an infectious disease at the school premises;
- on account of any congenital abnormality of which the fee payer, parent or legal guardian or insured person was aware of prior to the inception of cover;
- as a result of inoculations or similar preventative treatments, unless such treatment is insisted upon by the policyholder as a result of an epidemic in

the vicinity of the policyholder's premises or of the insured person's residence or outbreak of an infectious disease;

- where absence within the first 12 months of first inclusion in the scheme is due to:
- any gradually operating cause;
- any naturally occurring condition or degenerative process;
- Sickness or disease (unless resulting directly from accidental bodily injury); that the fee payer, parent or legal guardian or insured person was aware of and has received treatment or advice for. This exception is not applicable where the insured person, in the 12 months immediately prior to first inclusion in this scheme, had been included within an insurance policy providing an indemnity to the fee payer in respect of refund of school fees by the policyholder;
- for a period of recuperation or convalescence longer than that normally required consequent upon the sickness and/or accident in respect of which indemnity is claimed, unless the qualified medical practitioner attending such insured person certifies that he/she is not physically and/or mentally fit to resume attendance at the school premises without danger of permanent impairment of their health.

\*\* Qualified Medical Practitioner is defined as an independent medical practitioner who is not a member of the pupil's immediate family

## CANCELLATION

A Fee Payer's participation in this scheme may be cancelled within 14 days of receiving details of the insurance, by contacting the school. The fee payer will receive a full refund of any premium already paid, provided that no claim has been made.

Following the 14 day cooling off period the Fee Payer may cancel their participation in this scheme at any time by contacting the school. The cover will continue until the end of the period for which the Fee Payer has already paid. No premium refund applies.

## IF YOU HAVE A COMPLAINT

We hope that you will be very happy with the service provided. However, if for any reason you are unhappy with it, the complaint process can be found in the policy document available from the school.

Following the complaints procedure does not affect your right to take legal action.

## DATA PROTECTION

Your information (including information we already hold and may receive now and in the future) will be processed by the School in compliance with the provisions of the Data Protection Act 1988. We will use your information for the purpose of including you on this scheme and handling refunds, if any. This may necessitate providing such information to other parties. Under data protection legislation you can ask in writing for a copy of certain personal records held about you.

## FINANCIAL SERVICES COMPENSATION SCHEME

AVIVA are members of the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if AVIVA cannot meet their obligations, depending on the type of insurance and circumstances of your claim.

## ADMINISTRATION

The Fees Return Insurance is arranged by PIB Risk Services Limited t/as D E Ford Insurance Brokers

The Fees Return insurance is provided by AVIVA LTD.

[www.deford.co.uk](http://www.deford.co.uk)

D E Ford Insurance Brokers is a trading style of PIB Risk Services Limited. PIB Risk Services Limited is authorised and regulated by the Financial Conduct Authority, Firm Reference Number 308333. PIB Risk Services Limited is registered in England & Wales. Company Registration Number 2682789. Registered Office: Rossington's Business Park, West Carr Road, Retford, Nottinghamshire, DN22 7SW. Ford Risk Management are exempt from both FCA authorisation and regulation and FOS as they do not carry out regulated activities

