

# School Fees Refund Scheme

SUMMARY OF COVER

[www.ecclesiastical.com](http://www.ecclesiastical.com)

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# Introduction

Our School Fees Refund Scheme policy has been designed to meet the demands and needs of schools that seek cover for refundable fees, following pupil's absence due to illness or accident.

This document summarises the main covers, features and exclusions of the School Fees Refund policy.

If you wish to see the full terms and conditions, a policy document is available by contacting us or your broker.

## What is covered

Fees refunded under contract following a period of absence of at least 5 consecutive days, due to the pupil's illness or accident or the pupil having been in contact with an outbreak of an infectious disease.

Cover also applies where due to illness or accident the pupil cannot benefit from remote learning where the school is operating remotely or on a distance learning basis.

Fees refunded under contract following the necessary closure of the whole school, or a separate house of the school, due to an outbreak of an infectious disease amongst pupils and/or staff, which makes continuation of school work impossible.

## How much you will be insured for

You will be insured for the net amount of school fees (excluding extras) you refund to fee payers who are included in your declaration.

Fees will be refunded for up to a maximum of 280 days for any one medical condition or series of related medical conditions per pupil, this applies for the whole time the pupil is included in the scheme (not just for one term or one year).

## Key extensions

### ■ **Boarders Extension**

Fees refunded under contract, for up to one term, for the board and lodging element of School Fees in the event that a boarder returns as a day pupil following a period of absence. This must be as recommended by an Independent Medical Practitioner.

### ■ **Accidental Death of a Fee Payer**

School fees paid to the school for up to 6 terms should the school grant a free place to the pupil in the event of the accidental death of the fee payer.

### ■ **Accidental Death of a Pupil**

Loss of fees following the accidental death of a pupil

This extension is limited to £50,000 or 100% of the previous year's Premium (including Insurance Premium Tax) whichever is less, for all claims in any one annual period of insurance.

### ■ **Withdrawal of a Pupil**

Non-disciplinary

Loss of school fees where a pupil is withdrawn from the school for reasons other than disciplinary reasons, up to a maximum of 50% of a full terms fees.

Disciplinary

Loss of school fees where a pupil is expelled for disciplinary reasons, up to a maximum of one full term's fees.

The most we will pay for all claims under this extension in any one period of insurance is 20% of the previous year's total premium (including Insurance Premium Tax).

## What is not covered

Refunds of school fees

- Resulting from war, terrorism, pandemic or epidemic of disease
- After a pupil has been certified as fit to resume attendance at the school or certified fit to resume remote learning or after the period of quarantine for any infectious disease has ended
- Due to a pupil's sickness, condition or injury that the fee payer, parent, legal guardian, or pupil was aware of and received treatment or advice for in the 12 months prior to their inclusion in the scheme, except when the pupil has been free of all related symptoms for a continuous period of 24 months after first joining the scheme
- Due to a pupil's condition, injury or congenital abnormality which the fee payer, parent, guardian or pupil was aware of prior to inclusion in the scheme
- Due to inoculations or similar preventative treatments
- For any absence due to fear of infection at the school
- Accidental death of fee payer and Accidental death of pupil extensions exclude death due to suicide or intentionally inflicted self-injury

## Are there any restrictions?

- The Accidental death of fee payer extension does not apply where the fee payer is 70 years or older
- The cover for withdrawal of a pupil cover does not apply if you fill the Pupil's place by the start of the following term.

## What are your obligations?

- You must report all claims to the Official Managers, Marsh Ltd, Education Practice
- You must provide a doctor's certificate for absences exceeding 14 consecutive days.
- You must advise the Official Managers by telephone as soon as reasonably practicable once you become aware of a potential or actual closure due to infectious disease.
- You must submit declarations to the Official Managers before the start of each term or as soon as reasonably practicable thereafter.
- You must submit claims for a refund of fees after the pupil is certified as fit to return, or after the withdrawal is notified to the school, and no later than 30 days after the close of the relevant term.
- You must submit claims for accidental death of fee payer within three months.
- In order to claim loss of fees following a pupil's accidental death you must use best endeavours to fill the deceased pupil's place as soon as possible.
- In order to claim loss of fees following withdrawal of a pupil you must use best endeavours to recover the unpaid fees.

# Important information

## **This policy is underwritten by**

Ecclesiastical Insurance Office plc.

## **Duration of your policy**

Generally 12 months from the start date shown on your policy schedule.

## **Renewal of your policy**

We will send you notice that your policy is approaching renewal before it is due. Your requirements may change over time, therefore please contact us or the Official Managers if you wish to discuss your needs or any additional insurance requirements.

## **How do you pay?**

You will be asked to pay for each term's premium in full after each termly declaration is received.

## **Where are you covered?**

Illnesses or accidents contracted or happening worldwide, which lead to absence or closure of the insured school in the United Kingdom.

## **Excess**

We will not pay the first 7 days of any closure due to an outbreak of infectious disease.

## **Cancellation rights**

You may cancel the policy by giving us 30 days' notice in writing.

We may cancel the policy by giving you 30 days notice in writing.

Where we cancel the policy we will provide you with a return of premium corresponding to the unexpired period of insurance for which a premium has been paid, provided that no claim has been made during the current period of insurance.

# General information

## Claims service

Telephone the Official Managers, Marsh Ltd, Education Practice: 01444 335173

Email: [epg.claims@marsh.com](mailto:epg.claims@marsh.com)

## Complaint handling procedures

If you are unhappy with our products or service, please contact us as soon as possible.

You can complain in writing or verbally at any time to:

Ecclesiastical Insurance Office plc  
Benefact House,  
2000 Pioneer Avenue,  
Gloucester Business Park,  
Brockworth, Gloucester,  
GL3 4AW, United Kingdom

Tel: 0345 777 3322

Fax: 0345 604 4486

Email: [complaints@ecclesiastical.com](mailto:complaints@ecclesiastical.com)

## Our promise to you

We will aim to resolve your complaint within one business day. For more complex issues, we may need a little longer to investigate and we may ask you for further information to help us reach a decision.

To resolve your complaint we will:

- Investigate your complaint diligently and impartially within Ecclesiastical
- Keep you informed of the progress of the investigation
- Respond in writing to your complaint as soon as possible.

If you are not satisfied with our response, or if we have not completed our investigation within eight weeks, we will inform you of your right to take the complaint to:

The Financial Ombudsman Service  
Exchange Tower  
London E14 9SR

Tel: 0800 0 234 567

Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

Web: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

This complaints handling procedure does not affect your right to take legal proceedings.

## The Financial Services Compensation Scheme

The FSCS is the independent body, set up by the Government, which gives you your money back if your authorised\* financial services provider is unable to meet its obligations.

The FSCS protects a range of products for both individuals and small businesses. Limits apply depending on the product you have bought. The FSCS does not charge individual consumers for using its service. The FSCS cannot help you if the firm you have done business with is still trading.

For further information on the scheme you can visit the website at

**[www.fscs.org.uk](http://www.fscs.org.uk)**

\* The FSCS can only pay compensation for customers of financial services firms authorised by the PRA or the FCA.

## Law applying

Unless agreed otherwise, the law which applies to this contract is: the law of England and Wales unless you are domiciled in in Scotland in which case the law of Scotland shall apply.

This contract is underwritten by:  
Ecclesiastical Insurance Office plc.

Our FCA register number is 113848.  
Our permitted business is general insurance.

**You can check this on the  
FCA's register by visiting the  
FCA's website**

**[www.fca.org.uk/register](http://www.fca.org.uk/register)**

**or by contacting the FCA on  
0800 111 6768**

If you would like this booklet in large print, braille, on audio tape or computer disc please call us on **0345 777 3322**.

You can also tell us if you would like to always receive literature in another format.

