



# Pupil absence insurance

Planning for the unexpected for £35.86 per term



Find your possible with Endsleigh.



**Investing in your child's education is invaluable, sharing their experiences and supporting ambitions through their learning is rewarding for all involved.**

However, as a child progresses through their time at school, they can come up against many pressures, suffer an unexpected injury or become ill which could result in long periods of absence from school.

To support parents and guardians St Hilda's School, offers pupil absence insurance providing peace of mind should you and your child face such an event which means your child is unable to attend school for an extended period due to illness or injury.

For as little as £35.86 per term the cover enables you to claim the cost of fees that you have paid but will be unused in respect of the missed proportion of term. This could be used to fund a home tutor to support your child's learning – especially important if your child is working towards a critical period in their education. We also provide cover to protect school fees in the event of the death of a fee payer, providing financial security and minimising disruption for a pupil during a potentially difficult time.

### **How do you join?**

To join the pupil absence insurance scheme, simply complete the short application form found within this document and return it to the school before the start of term.

### **How do you pay?**

Premiums will be collected alongside termly fee payments.

### **Key features and benefits of cover**

**This summary contains the key features of the policy, it does not contain the full terms, conditions, limits and exclusions which will be made available by your school, should you wish to read more detail.**

#### **What's insured?**

- **Temporary pupil absence**

We will pay school fees in the event a pupil is absent from school for a continuous period of at least 8 days due to illness or accident, or having been in contact with an infectious disease.

- **Necessary closure**

We will pay school fees in the event a pupil is absent from school due to its' closure by a treating medical practitioner following the outbreak of an infectious disease.

- **Death of pupil**

In the event of a death of a pupil caused solely by accidental means, we will reimburse school fees paid in advance by the fee payer for up to a maximum of 3 terms.



## Providing support when you need it most

Fill out the application form below and return it to your school as soon as possible. You can either return by email, at [bmanager@sthildasharpenden.co.uk](mailto:bmanager@sthildasharpenden.co.uk) or post to [Business Manager, St Hilda's School, 28 Douglas Road, Harpenden, Hertfordshire, AL5 2ES.

Fee payer name:
Pupil name (1):
Pupil date of birth (1):
Pupil name (2):
Pupil date of birth (2):
Pupil name (3):
Pupil date of birth (3):
Email address:
Date:
Signed:
Print name:

Please tick this box to confirm that you have read the insurance cover terms found within this document.

## What is not insured?

- Absence or illness caused directly or indirectly by any congenital abnormality
- Absence as a result of inoculations or similar preventative treatments
- Any period of absence after a pupil has been certified as physically fit to resume attendance at the school
- Absence due to sickness, condition or injury which you are aware of and for which the pupil has received treatment or advice in the 12 months prior to being covered under this insurance
- The first 7 days of absence in the event of closure of the premises due to an outbreak of an infectious disease
- Any school closure not resulting from an outbreak of an infectious disease

- Suicide, self-harm or death by natural causes
- The pupil's or fee payer's own unlawful action or any criminal proceedings against them
- Any claims arising from the use of drugs (other than prescribed treatments), drinking too much alcohol or alcohol abuse
- Any event which you were aware of at the time of taking this insurance that could give rise to a claim

## Are there any restrictions on cover?

- Any claims for absence over 14 consecutive days in length must be certified by a medical practitioner
- A maximum of 280 days will be paid in relation to any illness, or series of related illnesses
- Any absence must be for a continuous period of either 5 days depending on the selected cover
- Any claims for death of a fee payer who is aged 70 years of age, or older at the time of death

## What are your obligations?

- Please take a few minutes to ensure all the details you have provided on the application form are correct
- You should disclose any information or fact when you return your application form which is likely to affect the acceptance of this insurance. If you are in doubt whether the information will affect the acceptance of this risk you should disclose it anyway
- If you fail to disclose information or give false information all cover under this policy may be cancelled
- If any details change please contact your school
- You must take all reasonable precautions and practical steps to avoid accidental injury, illness or disease
- If you need to make a claim on your policy, you must provide evidence to substantiate your loss

## When does the cover start and end?

Cover starts on the first day of the term after you have opted into the cover by completing the form attached. This policy runs for 12 months with premiums collected termly alongside school fees.

Your policy will automatically renew each year unless your child leaves St Hilda's School or you cancel your cover. For information on how to cancel your cover please see the section: How to cancel my cover.

## How to make a claim

We are partnered with market leading claim handler CEGA. In the event of a claim please contact your school to obtain your scheme number. Please notify CEGA of your claim by completing the relevant form at the following link [www.endsleigh.co.uk/claim-centre](http://www.endsleigh.co.uk/claim-centre)

## CEGA contact details

Post: CEGA Claims; PO Box 127,  
Cheesemans Lane, Funtington Park,  
Chichester, West Sussex, PO18 8WQ

Tel: **+44 (0)1202 038 946**

Email: [claims@cegagroup.com](mailto:claims@cegagroup.com)



## Key facts about Endsleigh

- We have over 50 years experience in the education market
- We provide personal possessions cover to 300,000 students nationwide
- We cover 800 schools, colleges, and universities in the UK
- Voted 'Best Student Insurance Provider' 2019 (Insurance Choice Awards)
- For further information please visit [www.endsleigheducation.co.uk](http://www.endsleigheducation.co.uk), or call us on **0333 234 1198**

## Giving back to the education community



**Bookmark**

Endsleigh is proud to be partnered with Bookmark Reading Charity, who are dedicated to improving child literacy in schools. Read more at: [www.endsleigheducation.co.uk/bookmark](http://www.endsleigheducation.co.uk/bookmark)

## How to cancel your cover

You can cancel this policy at any time by providing notice to your school by email at [bmanager@sthildasharpenden.co.uk](mailto:bmanager@sthildasharpenden.co.uk) or post Business Manager, St Hilda's School, 28 Douglas Road, Harpenden, Hertfordshire, AL5 2ES.

## Complaints procedure

We aim to provide a high level of service to all of our customers, but sometimes mistakes or misunderstandings do happen. If you are unhappy with any aspect of our service, please contact, in the first instance the person who originally dealt with the enquiry. Alternatively we can be contacted by: Telephone: 0800 085 8698 Post: Customer Experience Department, Endsleigh Insurance Services Limited, Shurdington Road, Cheltenham, Gloucestershire GL51 4UE. If you remain dissatisfied you have the right to ask the Financial Ombudsman to review your case. The Ombudsman can be contacted at The Financial Ombudsman Service, Exchange Tower, London E14 9SR.

## Important information

### Regulatory status

This insurance is arranged and administered by Endsleigh Insurance Services Limited. Endsleigh Insurance Services Limited is authorised and regulated by the Financial Conduct Authority. This can be checked on the Financial Services Register by visiting their website at <https://register.fca.org.uk/>.