



**FEES RETURN**  
SUMMARY OF COVER  
FOR PARENTS/GUARDIANS



This key information provides a guide to the cover available under the Fees Return section of the Pupil Insurance policy by setting out the significant features, benefits, limitations and exclusions.

This is a summary and does not contain the full terms and conditions of the cover, which can be found in the policy document, a copy of which is available upon request. The cover is underwritten by Aviva Insurance Limited.

## FEES RETURN

This section 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 at their premises of an 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 (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 policy will also 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.

### Method of Operation

The method of operation is opt-in (the fee payer decides whether or not to insure and you must inform the school if you wish to be included). If included the premium is added to the termly invoice.

**Operative Time** – Cover commences from the first day of term and ends when the pupil leaves the school, is withdrawn from the school or the group insurance policy is discontinued. If a pupil is withdrawn due solely to illness or injury cover ceases at the end of the term in which the pupil is withdrawn.

## SIGNIFICANT OR UNUSUAL EXCLUSIONS OR LIMITATIONS

This policy 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 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 infectious disease, the policy, subject to terms and conditions, will refund one day's fees;
- where the 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:
  - (i) any gradually operating cause;
  - (ii) any naturally occurring condition or degenerative process;
  - (iii) 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 to their health.

## SIGNIFICANT OR UNUSUAL EXCLUSIONS OR LIMITATIONS

This policy does not cover:

- Any consequence whatsoever resulting directly or indirectly from or in connection with any of the following regardless of any other contributory cause or event;
  - a) War in the insured person(s) country of residence or secondment
  - b) Any action taken in controlling, preventing, suppressing or in any way relating to point a aboveThe above exclusion shall be inoperative in the event of war being declared whilst the insured person is actually engaged on a journey abroad.
- The insured person engaging in any kind of flying other than as a passenger.
- The insured person being a full time member of the armed forces of any nation or international authority or a member of any reserve forces called out for permanent service.
- The insured person committing or attempting to commit suicide or intentionally inflicting self injury.
- The insured person(s) own criminal act.
- The insured person being in a state of insanity.
- Any claim incurred in any country destination or region in respect of which the advice of the British Government or the government of the insured person(s) country of residence (if different) at the time the trip was booked was "against all travel to".



## SIGNIFICANT FEATURES AND BENEFITS

<b>BENEFITS</b>	<b>CATEGORY A</b>
Termly school fee	As declared
Franchise period	5 days
Benefit period	Maximum 3 terms
Premium including Insurance Premium Tax	0.58% of termly fee

## DURATION OF POLICY

The policy will remain in force for 12 months from date of commencement and will be annually renewable.

## YOUR CANCELLATION RIGHTS

There are no statutory cancellation rights under this policy.

## CONTACT DETAILS FOR CLAIMS

If you believe that you have a claim under this Insurance, you should notify Hayes Parsons Insurance Brokers.

Telephone: 0117 929 9381

E-mail: [claims@hayesparsons.co.uk](mailto:claims@hayesparsons.co.uk)

Postal Address:

Hayes Parsons Insurance Brokers

Colston Tower

Colston Street

Bristol

BS1 4XE

## IF YOU HAVE A COMPLAINT

Any complaint should be addressed in the first instance to Hayes Parsons Insurance Brokers using the address details mentioned elsewhere.

Aviva Insurance Limited are covered by the Financial Ombudsman Service. If you have complained to Aviva and have been unable to resolve your complaint, you may refer it to this independent body if you are eligible to do so (see <http://www.financial-ombudsman.org.uk> for further details).

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

## FINANCIAL SERVICES COMPENSATION SCHEME

Aviva Insurance Limited 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.



Hayes Parsons Insurance Brokers

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