Pupils Absence Insurance Scheme: Questions and Answers

Effective from Winter Term 2025
(4day)

Pupils Absence Insurance Scheme (PAIS): Questions and Answers

Effective Winter Term 2025 (4day)

Through our extensive and long-standing experience in the school's insurance sector, we have developed a tailor-made scheme that is simple and effective to both the school and fee payers should a pupil's education be interrupted due to an accident or sickness.

Full terms and conditions of the group policy are contained in the schedule and policy wording, which is held by the insured school, and available to you for inspection, which together form the policy of insurance. They can also be viewed at marsh.com/PAIS4Day. You have a choice of how to receive policy information: on paper or by electronic means. Paper copies are available from the school on request.

How is the Scheme operated?

Marsh Ltd has a "delegated authority" granted by the insurer which means that it acts as agent of the insurer, and we have the authority to issue documentation (in accordance with agreed terms) on the insurer's behalf.

Your participation in this Scheme is optional. If you are included in the Scheme 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 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.

The termly premium payable to the school is 0.73% of the termly fee, excluding extras. This includes Insurance Premium Tax at the current rate of 12%.

How are claims calculated?

Claims are based on the length of absence during term time only. The amount payable for each full day of absence, or absence from classes if a boarder, is calculated by dividing the actual number of days in the term (including weekends and half term breaks) into the pupil's fee for that term. In the event of a claim for school closure due to an outbreak of an infectious disease, excluding any new or existing pandemic or epidemic of disease, a seven-day excess applies. This means that there is no cover for the first seven days of any such closure.

How do I make a claim?

Claim forms can be obtained from your school. You should complete and return the claim form to the school no later than 30 days after the close of the term to which the absence relates. If the absence being claimed for exceeds 14 consecutive full days, the appropriate section of the claim form must also be completed by the pupil's Doctor. Any charge or fee exceeding £25 for completing the form is to be borne by the fee payer, in any one period of insurance. On receipt of the completed claim form, a school official will validate the absence and forward it to Marsh who will assess and manage the claim. All claims are handled by Marsh on behalf of the insurers under a delegated authority agreement. The insurer is entitled to appoint a medical practitioner, consultant specialist or educational psychologist to examine and report on the pupil where a claim is made or may be made. This will be at the Insurers expense.

Telephone Claims: +44 (0) 330 818 0056 │ Email: epg.claims@marsh.com

How do I make a complaint?

Your complaint is important to us and should be made in the first instance to your usual Marsh contact. Alternatively, you can address your complaint to:

Marsh Ltd
Tower Place London
EC3R 5BU

Telephone: +44 (0)20 7357 1000 │ Email: UKComplaints@marsh.com

You can find more information about how we handle complaints at https://www.marsh.com/uk/contact-us/complaints-procedure.html.

Does the Financial Services Compensation Scheme apply?

The Insurers 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 or by contacting them at PO Box 300, Mitcheldean, GL17 1DY or by telephone on 0800 678 1100.

How is personal information collected and used?

In order to provide this personal absence insurance scheme, we will collect and process information about individuals such as the pupil to be covered, their parent and/or any appointed guardian. We will collect and process this information as a data controller and in accordance with this notice. Prior to providing us with personal information of a third party, please provide that third party with a copy of this notice. If you intend to provide us with personal information which relates to a pupil, please provide that pupil with our "Pupils' Privacy Notice", which has been specifically designed for children. You can find more information about how we handle personal information in the Marsh Privacy Policy at https://www.marsh.com/uk/privacy-notice.html.

How we use personal information: We use personal information (such as name and contact details). We use this information to provide our personal effects insurance scheme services, which will include liaising with the insurer(s) and administering your policy, handling claims, complaints and renewals and preventing or detecting fraud.

Sharing information: We collect information from the pupil's parents and/or guardians and from third parties such as the pupil's school, medical professionals and/or insurer(s). We share personal information with insurer(s) of the pupils' personal absence insurance scheme and our service providers, including other group companies, sub-contractors and our professional advisors and auditors. If required or permitted by law, we share information with our regulators, the courts and other authorities.

Legal grounds: We rely upon one or more of the following legal bases for processing personal information:

- to comply with our legal obligations; and/or
- where necessary for our legitimate interest of providing insurance broking services, while ensuring our reliance on this ground does not unduly harm your rights.

Where we use special categories of personal information (such as health information), we will also rely on one or more of the following legal bases:

- such use is necessary for the insurance activities we undertake which are in the substantial public interest;
- in order to establish, exercise or defend a legal claim; and/or;
- consent. Where we need to rely on consent of a child, consent can be given by the child if they are over 13 years old. Otherwise, we will ask a parent or an appointed guardian to provide consent on the child's behalf. Any consent provided can be withdrawn at any time by emailing us at: termly.schemes@marsh.com. However, please note that withdrawal of consent may affect our ability to provide our services and may end the insurance cover under the scheme. We will advise of any such consequences at the time.

Security and transfers: We take reasonable steps to keep personal information secure and we maintain data security procedures designed to protect against loss or compromise of personal data.

We may need to send personal information outside the United Kingdom where data protection laws are different, but this will be done with appropriate protection in place. We will retain personal information for as long as needed in order to comply with our legal and regulatory obligations.

Updating your information: It is important that personal information is kept complete and up to date. If any of the details you provide us with change, you can update us by emailing termly.schemes@marsh.com.

Your rights: Under data protection law individuals have certain rights in relation to their personal information, including to access their information and to rectify inaccuracies. More details about these rights can be found in the Marsh Privacy Policy available at https://www.marsh.com/uk/privacy-notice.html.

Questions, requests, or complaints: If you have any questions or complaints about how we use personal information, or you would like to access or rectify personal information, you can do so by writing to our Data Protection Officer at the following address: The Data Protection Officer Marsh Ltd, Tower Place London EC3R 5BU.

Telephone: +44 (0)20 7357 1000 │ Email: privacy@mmc.com.

For further information, please contact us at:

Marsh Ltd. Education Practice, 4 Milton Road, Haywards Heath, West Sussex. RH16 1AH.

Telephone: +44 (0)1444 335174 │ Email: termly.schemes@marsh.com

Please read and retain all supplied documents as they provide details of your policy and important contact details.

Registered in England and Wales Number: 1507274, Registered Office: 1 Tower Place West, Tower Place, London EC3R 5BU. Marsh Ltd is authorised and regulated by the Financial Conduct Authority for General Insurance Distribution and Credit Broking (Firm Reference No. 307511).

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Pupils' Absence Insurance

ecclesiastical

Insurance Product Information Document

Ecclesiastical Insurance Company

Ecclesiastical Insurance Office plc (EIO) Reg. No. 24869. Registered in England at Benefact House, 2000 Pioneer Avenue, Gloucester Business Park, Brockworth, Gloucester, GL3 4AW, United Kingdom. EIO is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm Reference Number 113848.

This document provides a summary of the key information relating to this Pupils Absence insurance policy. Complete pre-contractual and contractual information on the product is provided in the full policy documentation which can be found by visiting uk.marsh.com/PAIS

What is this type of insurance?

This insurance allows you to make a claim for school fees in the event the pupil is absent from the insured school due to the pupil's illness or accident or contact with an infectious disease. Claims can also be made following the closure of the school due to an outbreak of an infectious disease among the pupils and/or staff.

What is insured?

- ✓ Absence from school (for day pupils) or classes (for boarding pupils) for a period of at least four consecutive full days (including weekends and half term breaks) due to the pupil's illness or accident or the pupil having been in contact with an infectious disease.
- ✓ Absence 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.
- ✓ Absences of less than 4 consecutive days if these are a continuation of a previous absence over 30 days that Insurers have accepted.
- ✓ Closure of the school or house due to an outbreak of an infectious disease amongst the pupils and/or staff.
- ✓ The payment of school fees to the school for up to six terms following the accidental death of a fee payer aged under 80 at the time of death.
- ✓ The difference between the boarding fee paid and the day fee, calculated from the first day a boarding pupil returns to the school as a day pupil until a return to boarding or the end of that term, whichever is the sooner.
- ✓ The Doctor's fee for providing a signed certificate confirming a pupil's absence from the school for a period exceeding 14 consecutive days, up to a maximum payment of £50 per pupil in any one period of insurance.

What is not insured?

- ✘ Periods of absence less than four consecutive full days.
- ✘ The first seven days in the event of closure of the premises due to an outbreak of an infectious disease amongst the pupils and/or staff.
- ✘ Pandemic or epidemic of disease.
- ✘ Absence due to a sickness, condition or injury that the fee payer, parent, legal guardian or pupil were aware of and received treatment or advice for in the 12 months prior to their inclusion in the scheme, this applies for a continuous period of 24 months after first joining the scheme.
- ✘ Absence or illness caused directly or indirectly by any congenital abnormality or congenital illness that the fee payer, parent, legal guardian or pupil were aware of prior to their first inclusion in the scheme.
- ✘ Absence due to fear of infection at the school.
- ✘ Absence as a result of inoculations or similar preventative treatments.
- ✘ Absence after a pupil has been certified fit to resume attendance at the insured school or certified fit to resume remote learning.
- ✘ Any closure of the insured school or house unless closure of the premises is due to an outbreak of an infectious disease amongst pupils and/or staff which renders the continuance of school work impossible.
- ✘ War or terrorism.
- ✘ Suicide of the fee payer.
- ✘ Cover for psychiatry and psychotherapy consultation fees excludes treatment arising from alcohol, drug or substance abuse and any incident not reported to the fee payers and/or pupil's doctor.

What is insured? Continued...

✓ The payment of psychiatry and psychotherapy consultation fees upon referral by the fee payer's and/or pupil's doctor and arising out of a period of absence for which we have accepted a claim.

Are there any restrictions in cover?

! A maximum of 280 days will be paid in relation to any illness or series of related illnesses.

! There is no benefit payable for the first seven days of absence for school closure.

! We will only reimburse you for the school fees, not for extras such as music lessons, school trips and the like.

! Payment for psychiatry and psychotherapy consultation fees are limited to £150 for the initial consultation and £650 in total in any 12 month period from the date the diagnosis was made.

Where am I covered?

✓ Illnesses or accidents contracted or happening worldwide, which lead to absence from the insured school or inability to benefit from remote learning provided by the school.

What are my obligations?

- You must tell us as soon as reasonably possible of any event which may result in a claim.
- You must provide a doctor's certificate for absences of 15 days or more.

When and how do I pay?

Premiums are payable in termly instalments.

When does the cover start and end?

Cover starts from the first day of the first term the pupil joins the scheme, unless premium has not been paid, otherwise cover will commence from the time the first premium is received by the school. Cover will end when the pupil leaves the school, the fee payer ceases participation in the Scheme, the fee payer ceases to pay the premium, the school discontinue the scheme or the school do not renew the scheme.

How do I cancel the contract?

You may cancel the cover **within 14 days** of receiving the insurance documents by contacting the school. A full refund of any premium already paid will be made provided that no claim has been made.

After this period you may cancel the cover at any time by contacting the school. The cover will continue until the end of the period for which the premium has already been paid.