

The General terms and conditions and the following terms and conditions all apply to this section.

Special definitions for this section

Accident	A sudden, unexpected, specific event occurring at an identifiable time and place during the period of insurance .
Boarding pupils	Any pupil who also usually resides there during term time.
Accidental bodily injury	An identifiable physical injury to a pupil which is caused by a sudden, unexpected, specific event occurring at an identifiable time and place during the period of insurance and which results in the pupil's temporary disablement within 12 calendar months of the date of the event.
Daily rate	The percentage produced by dividing the number of days that an insured pupil is absent during a term by the total number of days in that term.
Day pupil	Any pupil who is not a boarding pupil .
Disease outbreak	An outbreak of a human infectious or human contagious disease at the education establishment during the period of insurance .
Fee payer	The person or persons who have entered into a contractual obligation with the education establishment to pay school fees for the attendance of a pupil at the education establishment . If no contractual liability exists between the education establishment and the parties who pay the school fees for a pupil , the fee payer shall be deemed to be persons with parental responsibility for the pupil under the provisions of the Children Act 1989, provided such persons also pay you the school fees .
Illness	Illness, sickness or disease which first manifests itself during the period of insurance and which results in the pupil's temporary disablement.
Minimum absence period	The time period stated in the schedule as the 'minimum absence period', being the minimum period for which a pupil must be absent in order for school fees to be paid under this section.
School fees	The value of fees the education establishment has agreed and charged to a fee payer for the attendance of a pupil at the education establishment , calculated on a per term basis.

What is covered

What is covered	We will insure the education establishment up to the amount shown in the schedule for school fees that the education establishment is required to refund to fee payers , resulting solely and directly from a pupil's absence from the education establishment which is caused by:
Pupil accident and illness	a pupil's accidental bodily injury or illness ; or
School closure because of disease outbreak	a disease outbreak which forces the closure of all or part of your education establishment .
Additional cover	The following are also provided up the amount shown in the schedule:
Accidental death of a fee payer	We will insure the education establishment up to the amount shown in the schedule for school fees the education establishment loses as a result of a fee payer suffering an accident and subsequently dying as a result of that accident within 12 months of first suffering that accident .
Accidental death of a pupil	We will insure the education establishment up to the amount shown in the schedule for school fees the education establishment loses as a result of an accident which causes

Withdrawal of a pupil

accidental bodily injury to a **pupil** and which results in the death of that **pupil** from that same **accident**.

The **education establishment** must demonstrate to **us** the **education establishment's** reasonable efforts to fill that vacant **pupil's** place at the **education establishment**.

We will insure the **education establishment** up to the amount shown in the schedule for **school fees** the **education establishment** loses as a result of a **pupil** being withdrawn from the **education establishment**, provided:

1. that for withdrawal other than for disciplinary reasons, the **education establishment** receives less than one term of notice that the **pupil** will be withdrawn;
2. that for withdrawal for disciplinary reasons:
 - a. the **pupil** received tuition at the **education establishment**;
 - b. the **education establishment** has demonstrated to **us** the **education establishment's** reasonable efforts to recover the withdrawn **pupil's** unpaid **school fees** at the **education establishment**; and
 - c. the **pupil's** place has not been filled within one term of the date of their withdrawal.

What is not covered

Absence	<p>We will not make any payment:</p> <ol style="list-style-type: none"> 1. for absence: <ol style="list-style-type: none"> a. of any day pupil from the education establishment unless their continuous absence equals or exceeds the minimum absence period shown in the schedule; b. of any boarding pupil from their classes at the education establishment unless their continuous absence equals or exceeds the minimum absence period shown in the schedule; c. lasting 14 days or longer which has not been referred to and validated by a suitably qualified medical professional; d. caused by any condition or defect, suffered by a pupil, which existed at birth; e. as a result of a pupil receiving an inoculation or other preventative treatment, unless the education establishment insist on such measures to counter a disease outbreak; f. due to any physical defect, infirmity or medical condition for which the pupil has received a diagnosis, treatment or advice prior to the start of the period of insurance. This also includes any undiagnosed conditions under investigation prior to the start of the period of insurance; or g. which continues longer than the pupil's suitably qualified medical practitioner deems necessary for the pupil's medical condition. However, this exclusion will not apply if that medical practitioner confirms the pupil is not medically fit to attend the education establishment without risk of permanent impairment to their health.
Fee payer	<ol style="list-style-type: none"> 2. for the death of any fee payer who is: <ol style="list-style-type: none"> a. aged 80 years or older; or b. a trustee of a fund from which school fees are paid for the pupil.
Other exclusions	<ol style="list-style-type: none"> 3. for absence, death or withdrawal resulting from: <ol style="list-style-type: none"> a. pregnancy or childbirth. b. a pupil or fee payer committing or attempting suicide, or deliberate injuring themselves.

- c. a **pupil** or **fee payer** deliberately exposing themselves to exceptional danger unless trying to save a human life.
 - d. a **pupil** while on **active service** as a member of any armed forces.
 - e. a **pupil** or **fee payer** flying as a pilot or aircrew or any other aerial activities other than travel by commercial airlines as a passenger.
4. for absence, death or withdrawal directly or indirectly caused by, resulting from or in connection with:
- a. **war**, but only where at the time of a **pupil's** or **fee payer's** departure for travel, the British Foreign and Commonwealth Office advise against all but essential travel to the final destination or the location of any scheduled stop between the original point of departure and the final destination;
 - b. **terrorism** or **nuclear risks**;
5. if the **education establishment's activities** are discontinued permanently or if a liquidator or receiver is appointed.

How much we will pay

We will pay the **education establishment** up to the **amount insured** unless limited below or shown in the schedule.

The amount **we** pay for each item will be calculated as follows:

Pupil accident and illness

The sum produced by applying the **daily rate** to the **school fees** for the term during which the **pupil** was absent.

The most **we** will pay for any **pupil** absence under this section is five continuous terms or 18 months' worth of **school fees**, whichever the lesser, calculated from the first day of absence.

The most **we** will pay for **boarding pupils** is limited to 90% of the refund calculated.

School closure because of disease outbreak

The sum produced by applying the **daily rate** to the **school fees** for the term during which the **pupil** was absent.

The most **we** will pay for any **pupil** is up to two weeks of **school fees** calculated by applying the **daily rate** to the **school fees** for the term.

The most **we** will pay for any **boarding pupil** is up to two weeks of **school fees** calculated by applying the **daily rate** to the **school fees** for the term.

Additional cover

Accidental death of a fee payer

The most **we** will pay is up to five consecutive terms worth of **school fees** for each affected **pupil**.

Accidental death of a pupil

The most **we** will pay is up to five consecutive terms worth of **school fees** for each deceased **pupil**.

Withdrawal of a pupil

If a **pupil** is withdrawn from the **education establishment** for disciplinary reasons, **we** will pay the **education establishment** the balance of unpaid **school fees** from the date of expulsion to the end of the current term. The most **we** will pay is one term of **school fees** for each withdrawn **pupil**.

If a **pupil** is withdrawn from the **education establishment** for any other reason, **we** will pay the **education establishment** up to 75% of the balance of unpaid **school fees** from the date of withdrawal to the end of the current term. The most **we** will pay is 75% of one term of **school fees** for each withdrawn **pupil**.

Your obligations

We will not make any payment under this section unless:

the **education establishment** notifies **us** promptly of any **accidental bodily injury, illness, accident, absence or other event** which might require you to refund **school fees to fee payers**; and
in respect of any injured **pupil**, you make reasonable efforts to ensure that every injured **pupil** sees a suitably qualified medical practitioner as soon as possible after suffering an injury and follows any medical advice they are given