

# School fees insurance for independent schools

Insurance product information document



**Company:** Hiscox Underwriting Ltd

**Product:** School fees insurance for independent schools

Authorised and regulated in the UK by the FCA – register number 308922

This document provides a summary of the key information relating to this school fees insurance policy. Complete pre-contractual and contractual information on the product is provided in the full policy documentation.

## What is this type of insurance?

This is a school fees insurance policy. This insurance is intended to meet the demands and needs of school fee payers who want cover for contractually payable school fees if the pupil is unable to attend school due to an accident, illness or closure of the school, or following the accidental death of the pupil or fee payer.



### What is insured?

We will cover school fees the fee payer is legally liable to pay to the education establishment during any absence of the pupil from school due to:

- ✓ the pupil's accidental bodily injury or illness; or
- ✓ an outbreak of a human infectious or human contagious disease at the education establishment, which forces the full or partial closure of the establishment.

We will also cover school fees the fee payer is legally liable to pay to the education establishment if:

- ✓ the fee payer suffers an accidental death;
- ✓ the pupil suffers an accidental death; or
- ✓ the pupil is withdrawn from the education establishment.

For cover following the accidental death or withdrawal of a pupil, we will make the payment of fees directly to the education establishment.



### What is not insured?

- ✗ Withdrawal of a pupil, other than for disciplinary reasons, if the education establishment is given more than one term's notice that the pupil will be withdrawn.
- ✗ Withdrawal of a pupil for disciplinary reasons, unless the pupil received tuition at the education establishment and their place has not been filled by the date of their withdrawal.
- ✗ For any absence:
  - of a day pupil, unless their continuous absence equals or exceeds the minimum absence period;
  - of any boarding pupil from their classes unless their continuous absence equals or exceeds the minimum absence period;
  - lasting 14 days or longer, which has not been validated by a qualified medical professional;
  - caused by any condition or defect suffered by a pupil which was present at birth;
  - due to a pupil receiving an inoculation or other preventative treatment, unless required by the establishment to counter a disease outbreak;
  - due to any defect or condition for which the pupil has received a diagnosis, treatment or advice prior to their first policy with us;
  - due to any undiagnosed defect or condition under investigation prior to the pupil's first policy with us; or
  - longer than a medical practitioner considers necessary for the pupil's condition.
- ✗ The death of a fee payer who is:
  - aged 80 or over; or
  - trustee of a fund.
- ✗ Absence, death or withdrawal resulting from:
  - pregnancy or childbirth;
  - a pupil or fee payer deliberately exposing themselves to danger;
  - a pupil whilst on active service in the armed forces;
  - a pupil or fee payer flying as a pilot or aircrew, or any other aerial activities, other than travel as a commercial passenger.
- ✗ Absence, death or withdrawal resulting from or in connection with war, terrorism or nuclear risks.
- ✗ If the education establishment's activities are permanently discontinued or it becomes insolvent.
- ✗ Any claim or loss resulting from or in connection with coronavirus, severe acute respiratory syndrome coronavirus 2, or the fear or threat of such disease.



## Are there any restrictions on cover?

- For death, accident and illness, we will pay school fees up to the lesser of 18 months or five terms. For boarding pupils, we will pay up to 90% of the amount.
- For closure due to disease outbreak, we will pay up to two weeks' school fees.
- For withdrawal of a pupil for disciplinary reasons, we will pay school fees from the date of expulsion to the end of that term.
- For withdrawal of a pupil for any other reason, we will pay 75% of the school fees from the date of withdrawal to the end of that term.



## Where am I covered?

At the education establishment.



## What are my obligations?

- The education establishment must take care when answering questions and ensure that all information is accurate and complete.
- The education establishment must let us know if the information provided changes.
- The fee payer and pupil must take reasonable care to prevent accident, injury and damage.
- The fee payer or education establishment must tell us as soon as possible about any claim or loss.
- Any injured pupil must see a suitably qualified medical practitioner as soon as possible after suffering an injury and follow and advice they are given.



## When and how do I pay?

Payment is made to the education establishment, together with the payment of school fees.



## When does the cover start and end?

From 1 September 2020, or later if you do not take cover out until a later date, until 31 August 2021, both days inclusive.



## How do I cancel the contract?

The education establishment can cancel the policy by giving 60 days' written notice. We will confirm the cancellation to the education establishment in writing. You can cancel the policy for any reason within the 14 days of receiving confirmation of cover documents. Provided no claim has been made, the education establishment will refund the premium to you in full.

---

## How to make a claim

If you suffer a loss and may need to make a claim you should contact us as soon as possible.

For all claims you will need to provide your Hiscox policy number and full details of the claim, including the date, amount claimed and circumstances.

---

## Complaints procedure

If you have a complaint, you can contact us using the details below and we will ensure your complaint is directed to the relevant provider's complaints handling department.

Hiscox Customer Relations  
The Hiscox Building  
Peasholme Green  
York YO1 7PR  
United Kingdom

By phone: 0800 116 4627

By phone from mobiles or abroad: +44 (0)1904 681198

By email: [customer.relations@hiscox.com](mailto:customer.relations@hiscox.com)

If you are not satisfied with the way your complaint has been handled, you may ask the Financial Ombudsman Service to review your case without affecting your statutory rights. Full details are available at [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk).

---

## Governing law

Unless some other law is agreed in writing, this policy is governed by English law. If there is a dispute, it will only be dealt with in the courts of England or of the country within the United Kingdom in which your main residence is situated. We are covered by the Financial Services Compensation Scheme (FSCS). If we cannot meet our obligations you may be entitled to compensation from the scheme. Full details are available at [www.fscs.org.uk](http://www.fscs.org.uk).

---

## Our services

This is a statement of the terms of business on which we agree to act and contains details of our regulatory and statutory responsibilities under the supervision of the Financial Conduct Authority. If you have any questions, please advise your usual contact in the first instance who will be pleased to assist you.

### About us

Hiscox Underwriting Ltd, registered in England no. 02372789, at 1 Great St Helen's, London EC3A 6HX is authorised and regulated by the Financial Conduct Authority. Our FS Register number is 308922. You can check this on the FS's Register by visiting website <https://register.fca.org.uk/>. The FCA is the independent watchdog that regulates financial services. Hiscox Ltd indirectly owns 100% of Hiscox Underwriting Ltd and Hiscox Insurance Company Limited.

### Our relationship with you

We only offer Hiscox insurance products. These are underwritten by Hiscox Underwriting Ltd (the intermediary) on behalf of Hiscox Insurance Company Limited (an insurer), Hiscox SA (an insurer) and partner insurers for certain parts of the cover (these will be set out in the policy schedule). We act as agent for the insurers in undertaking certain responsibilities and therefore will not be acting as an independent insurance intermediary.

Hiscox Underwriting Ltd receives commission for this from Hiscox Insurance Company Limited and Hiscox SA. If you purchase a policy that is serviced or underwritten by a third party, we will set the price you pay for this policy which will be made up of the base cost from the supplier along with an element of profit and administration costs. In addition to this we may receive a profit share from the third party. We do not charge a separate fee for arranging the insurance.

At your request we will endeavour to arrange cover based on the information you have provided. While we will provide you with information on the cover offered, you will not receive advice or a recommendation from us. Any quote documentation we provide to you is based on the information you provide us. You should check to confirm this is correct and advise us of any changes required.

<b>Table of limits</b>	
------------------------	--

<b>School fees</b>	Up to five continuous terms or 18 months' worth of school fees, whichever the lesser, calculated from the first day of absence, per pupil
<b>Minimum absence period</b>	Four consecutive days commencing from the first day of absence for a pupil, or three consecutive days commencing from the first day of absence for a boarding pupil. This applies to each and every loss

<b>Additional cover (in addition to the overall benefit insured above)</b>	
--	--

<b>Accidental death of a fee payer</b>	Up to five consecutive terms' worth of unpaid school fees for each affected pupil
<b>Accidental death of a pupil</b>	Up to five consecutive terms' worth of unpaid school fees for each deceased pupil
<b>Withdrawal of a pupil</b>	Up to one term's worth of unpaid school fees for each withdrawn pupil where the pupil is withdrawn due to disciplinary reasons, or up to 75% of one term's worth of unpaid school fees for each withdrawn pupil for any other reason