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31 October 2025

Dear Member

Pupil Based Scheme – Policy Period 01 September 2025 to 31 August 2026

Welcome to the Aon Pupil Based Insurance Scheme underwritten by Zurich Insurance.

This letter confirms your acceptance and inclusion for the 2025-2026 Policy Period as elected.

The Parental Document, previously provided, brings together in one place all the information required by you, including the Policy Wording and the Insurance Product Information Documents (IPIDs).

You must familiarise yourself with all applicable excesses, terms and conditions applicable to your policy. The pertinent conditions applicable to your policy can be found on your policy schedule. Within the policy wording are claims conditions and requirements including details of how to proceed with a potential claim and timeframes within which claims must be notified to insurers. Please ensure that you understand the conditions in place and contact us immediately if you have any queries. This is especially important as any failure to comply with any warranties or conditions within your policy could result in any claim not being paid in part or in full or and your policy being cancelled as if it never existed.

Full details of wordings and definitions applicable to your policy can be found within your full policy documentation.

The main Extensions are noted below:

Personal Accident Coverage

Insurers will pay a benefit if you suffer an accidental bodily injury which results in:

- death;
- permanent scarring caused by third degree or greater burns or by scalding to the neck or any part of the body below the neck;
- disappearance, which leads to the reasonable presumption of death caused by accidental bodily injury;
- permanent scarring of the face or neck;
- total paralysis;
- permanent disablement. This includes:
 - Loss of a digit;
 - Loss of hearing;

- Loss of intellectual capacity;
- Loss of jaw, tooth, sight, speech or hearing;
- Loss of, or loss of use of limb, digit, joint or organ; or
- any disablement which entirely prevents the person from attending their school classes or their usual occupation for a continuous period of 12 months, following which there is no prospect of improvement.

Insurers will pay the corresponding amount shown in the table of benefits.

They will also pay:

- counselling expenses;
- dental treatment expenses (for pupils and employees);
- domestic assistance expenses;
- funeral expenses;
- home alteration expenses;
- independent financial advice expenses; and
- rehabilitation support expenses incurred with Insurer prior agreement

School Fees Coverage

What is insured?

Insurers 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 where remote learning is not available.

Insurers 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, Insurers will make the payment of fees directly to the education establishment.

The main Exclusions, Conditions and Warranties are noted below:

Personal Accident Coverage

What is not Insured:

Any accidental bodily injury or dental ailment arising out of or caused by:

- intoxication or the use of any drug or controlled substance, other than prescribed medication used properly;
- death by suicide or injury from attempted suicide or intentional self-injury;
- deliberate exposure to exceptional danger;
- any criminal act;
- sickness, disease, naturally occurring conditions, gradually operating causes or PTSD, unless arising as a direct result of an accidental bodily injury;

- active service in the armed forces;
- flying as a pilot or aircrew, or any other aerial activities, other than travel as a commercial passenger;
- participation in sports training or matches of a professional or semi-professional level; or
- war, within the person's country of permanent residence or secondment, or elsewhere if at the time of departure the FCDO advised against all but essential travel to that country.

Restrictions on Cover:

- Multiple benefits may be paid for the consequences of any accidental bodily injury, but we will not pay more than the maximum benefit amount.
- For burns and scalds, we will pay a percentage of the benefit depending upon the percentage of the body that has been affected. This is set out in full in the policy wording.
- Governors and volunteers are covered only whilst in pursuit of occupational duties on behalf of the educational establishment.

School Fees Coverage

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 end of the term.
- For any absence:
 - of a pupil, unless their continuous absence equals or exceeds the minimum absence period of three days;
 - 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 from which the fees are paid.
- Absence, death or withdrawal resulting from:
 - pregnancy or childbirth;
 - a pupil or fee payer deliberately exposing themselves to danger;
 - 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.
- If the education establishment's activities are permanently discontinued or it becomes insolvent.



- Any claim or loss resulting from or in connection with a declared, or the fear or threat of a, medical epidemic or pandemic.

Are there any restrictions on cover?

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

Please note that your School may not be offering all of the sections included within this Policy. For details of what is included please see your Policy Schedule.

We hope that everything is self-explanatory, however if you have any questions, please do not hesitate to contact your School.

Regards

Aon Pupil Based Scheme