



School fees protection

Planning for the unexpected for 0.65% of termly fees



Find your possible with Endsleigh.



Investing in your child's education is invaluable, sharing their experiences and supporting ambitions through their learning is rewarding for all involved.

However, as a child progresses through their time at school, they can come up against many pressures, suffer an unexpected injury or become ill which could result in long periods of absence from school.

To support parents and guardians Oswestry School, offers school fee protection insurance providing peace of mind should you and your child face such an event which means your child is unable to attend school for an extended period due to illness or injury.

For as little as 0.65% of termly fees the cover enables you to claim the cost of fees that you have paid but will be unused in respect of the missed proportion of term. This could be used to fund a home tutor to support your child's learning – especially important if your child is working towards a critical period in their education. We also provide cover to protect school fees in the event of the death of a fee payer, providing financial security and minimising disruption for a pupil during a potentially difficult time.

How do you join?

To join the fees protection insurance scheme, simply complete the short application form found within this document and return it before the start of term.

How do you pay?

If you would like to protect your fee payments, the premium will be collected directly by your school, along with your school fees.

Key features and benefits of cover

This summary contains the key features of the policy, it does not contain the full terms, conditions, limits and exclusions which will be made available by your school, should you wish to read more detail.

What's insured?

- **Temporary pupil absence**

We will pay school fees in the event a pupil is absent from school for a continuous period of at least 5 days due to illness or accident, or having been in contact with an infectious disease.

- **Necessary closure**

We will pay school fees in the event a pupil is absent from school due to closure following the outbreak of an infectious disease.

- **Death of fee payer**

In the event of the death of a fee payer caused solely by accidental means, we will pay school fees on a termly basis up to a maximum of 5 terms.

- **Death of pupil**

In the event of a death of a pupil caused solely by accidental means, we will reimburse school fees paid in advance by the fee payer for up to a maximum of 3 terms.

Providing support when you need it most

Fill out the application form below and return it to your school as soon as possible. You can either return by email, at p.bowd@oswestryschool.org.uk or post to Oswestry School, Upper Brook Street, Oswestry, Shropshire, SY11 2TL

Fee payer name:
Pupil name (1):
Pupil date of birth (1):
Pupil name (2):
Pupil date of birth (2):
Pupil name (3):
Pupil date of birth (3):
Email address:
Date:
Signed:
Print name:

☐ Please tick this box to confirm that you have read the insurance cover terms and conditions found within this document.

☐ Please tick this box if you wish to receive offers and updates about our products and services.

What is not insured?

- Absence or illness caused directly or indirectly by any congenital abnormality
- Absence as a result of inoculations or similar preventative treatments
- Any period of absence after a pupil has been certified as physically fit to resume attendance at the school
- Absence due to sickness, condition or injury which you are aware of and for which the pupil has received treatment or advice in the 12 months prior to being covered under this insurance
- The first 7 days of absence in the event of closure of the premises due to an outbreak of an infectious disease
- Any school closure not resulting from an outbreak of an infectious disease

- Suicide, self-harm or death by natural causes
- The pupil's or fee payer's own unlawful action or any criminal proceedings against them
- Any claims arising from the use of drugs (other than prescribed treatments), drinking too much alcohol abuse
- Any event which you were aware of at the time of taking this insurance that could give rise to a claim

Are there any restrictions on cover?

- Any claims for absence over 14 consecutive days in length must be certified by a medical practitioner
- A maximum of 280 days will be paid in relation to any illness, or series of related illnesses
- Any absence must be for a continuous period exceeding the 'franchise period' of either five or eight days depending on the selected cover
- Any claims for death of a fee payer who is aged 70 years of age, or older at the time of death

What are your obligations?

- Please take a few minutes to ensure all the details you have provided on the application form are correct
- You should disclose any information or fact when you return your application form which is likely to affect the acceptance of this insurance. If you are in doubt whether the information will affect the acceptance of this risk you should disclose it anyway
- If you fail to disclose information or give false information all cover under this policy may be cancelled
- If any details change please contact your school
- You must take all reasonable precautions and practical steps to avoid accidental injury, illness or disease
- If you need to make a claim on your policy, you must provide evidence to substantiate your loss

When does the cover start and end?

Cover starts either on the first day of the first term, or on the date which the premium is paid, whichever is earlier. Cover will continue throughout the period of insurance until either the pupil leaves or is withdrawn from school unless withdrawal is due to injury or illness, in which case cover will cease at the end of the school term in which the pupil is withdrawn.

How to make a claim

We are partnered with market leading claim handler CEGA. In the event of a claim please contact your school to obtain your scheme number and a claim form. Please complete the form and return to your school who will notify CEGA of your claim on your behalf.

CEGA contact details

Post: CEGA Claims; PO Box 127,
Cheesemans Lane, Funtington Park,
Chichester, West Sussex, PO18 8WQ

Tel: 01202 038 946

Email: claims@cegagroup.com

How to cancel your cover

You can withdraw from this policy at any time by giving notice of that intention to us.

Complaints procedure

We aim to provide a high level of service and pay claims fairly and promptly under the terms of the group policy. If you are unhappy with any aspect of our service, please contact, in the first instance the person who originally dealt with the enquiry. Alternatively we can be contacted by:

Telephone: 0800 085 8698

Post: Customer Experience Department, Endsleigh Insurance Services Limited, Shurdington Road, Cheltenham, Gloucestershire GL51 4UE.

If you remain dissatisfied you have the right to ask the Financial Ombudsman to review your case. The Ombudsman can be contacted at The Financial Ombudsman Service, Exchange Tower, London E14 9SR.

Important information

Regulatory status

This insurance is arranged by Endsleigh Insurance Services Limited. Endsleigh Insurance Services Limited is authorised and regulated by the Financial Conduct Authority. This can be checked on the Financial Services Register by visiting their website at: <https://register.fca.org.uk/>.



Key facts about Endsleigh

We have over 50 years experience in the education market

We provide personal possessions cover to 300,000 students nationwide

We cover 800 schools, colleges, and universities in the UK

We are the no. 1 student insurance provider in the UK

For further information please visit www.endsleigheducation.co.uk



Bookmark

Giving back to the education community

Endsleigh will donate 1% of all premiums paid under this policy to Bookmark Reading Charity, who are dedicated to improving child literacy in schools. Read more at: www.endsleigheducation.co.uk/bookmark