

Pupil Absence Insurance 5 Day

Insurance Product Information Document



Part of **HOWDEN**

Product: Pupil Absence Insurance **Company:** Endsleigh Insurance Services Limited (firm ref: 304295) is authorised and regulated by the Financial Conduct Authority. Registered in England at One Creechurch Place, London, EC3A 5AF, United Kingdom

This document provides a summary of the key information relating to your insurance policy. Complete pre-contractual and contractual information on the product is provided in the full policy documentation. This summary does not form part of your contract of insurance.

What is this type of insurance?

This insurance meets the demands and needs of persons who wish to protect their contractual obligation to pay fees charged in respect of a pupil's attendance at a school.



What is insured?

Temporary Pupil Absence

- ✓ Injury or illness

We will pay school fees in the event a pupil is absent from school for a continuous period of at least 4 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

Accidental Death

- ✓ In the event of 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
- ✓ In the event of 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



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 a 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 or alcohol abuse
- ✗ Any event which you were aware of at the time of taking this insurance that could give rise to a claim
- ✗ Any claim due to a cause which is not insured under your selected level of cover.



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 claims for death of a fee payer who is aged 70 years of age or older at the time of death



Where am I covered?

- ✓ Cover is available for schools located within the UK



What are my obligations?

- Please take a few minutes to check all the details you have provided are correct
- You should disclose any information or fact 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 after purchase of this insurance please contact us
- You must take all reasonable precautions and practical steps to avoid accidental injury
- If you need to make a claim on your policy, you must provide us with the evidence needed to substantiate your loss



When and how do I pay?

The charge for this insurance will be payable in full by the start of term and added to your termly invoice. In some circumstances, the charge for this insurance may be covered by your school.



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 do I cancel the contract?

You can cancel your policy by contacting the school (named as group policyholder at the address shown in the statement of insurance)