

# Pupils absence insurance scheme

For independent schools and colleges

Through Marsh's vast experience in the schools insurance sector, we have developed a tailor-made scheme that is simple and effective in protecting the school, the fee payer, and a pupil's education. For example, should a pupil's schooling be interrupted due to accident or illness, the pupils absence insurance scheme provides cover for the refund of school fees. Or in the case of the accidental death of the payer, it provides cover for the payments to the school of up to six terms fees.

## Cover provided

The pupils absence insurance scheme provides for the refund of school fees when a pupil is absent from school due to the pupil's sickness from coughs and colds to unforeseen long-term illnesses or accidents. Having cover in place helps the school maintain goodwill by avoiding any moral obligation to refund fees in the event of absences as the parents will be able to claim under the insurance scheme.

## How to operate the scheme

### Termly declaration "opt-in" basis

Parents can opt-in to join the scheme by completing a simple form which is attached to the information leaflet provided by Marsh to the schools. This form is returned to the school and the premium added onto the fee payer's account. Pupil numbers and total fees to be insured are declared on a termly basis.

Should the school wish to offer this scheme on an inclusive "all-school" basis, please contact us for a quotation.

## Premiums

**0.73%** of the termly fee for absences of four days or more.

**0.55%** of the termly fee for absences of eight days or more.

All premiums are inclusive of Insurance Premium Tax.

## Key features

- Easy to administer, fast and efficient claims handling direct with the fee payer.
- Includes refunds of fees should it be necessary for the school to close owing to an outbreak of an infectious disease amongst the pupils (seven days excess applies).
- No medical, no individual names required — just confirmation of the number of pupils to be covered for the term/year and the total termly/annual fees due in respect of those pupils.
- Payment from first day of illness provided the absence exceeds the waiting period — which can be as little as four days and includes sickness and accidents at weekends and half term.
- Payments to the school of up to six terms fees for the pupil in the event of the accidental death of their fee payer (subject to policy terms).

## Exclusions

- Cover excludes absences due to pre-existing conditions, congenital abnormalities, and inoculations.
- In respect of any claim directly or indirectly caused by, contributed to, or arising from any new or ongoing pandemic or epidemic of disease.

## Claims

- The fee payer completes a simple claim form confirming dates and reason for absence, signs and returns it to the school who will forward it to our claims team. Upon receipt, our experienced claims staff will process the claim dealing directly with the fee payer.
- There is no need for the pupil's Independent Medical Practitioner (IMP) to complete the claim form for absences of 14 days or less. (Claims for 15 days or more will require the signature of the pupil's IMP).

## Administration of the scheme

Marsh will supply the school with leaflets for distribution to parents.

Although we do not require a list of names to be submitted, the school must keep a list of pupils insured. Insurers may, from time to time, require that the school provides Marsh with relevant copies of fee bills, information and/or evidence of inclusion of a pupil on the declaration in the event of a claim.

### Termly declaration "opt-in" basis.

Prior to the start of the first term in which cover commences, the school advises Marsh of the number of pupils in the school or scheme and the amount of fees to be insured. The school is then invoiced accordingly for each insured pupil. Thereafter, a declaration is to be completed and an invoice issued to the school each term.

The school will receive an annual policy and schedule of insurance.

## Insurers

This scheme is underwritten by:

**Ecclesiastical Insurance Office plc (EIO)**, Benefact House, 2000 Pioneer Avenue, Gloucester Business Park, Brockworth, Gloucester, GL3 4AW. Telephone: 0345 607 3274. Reg. No. 24869. EIO is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services register number 113848.

Marsh Ltd has a delegated authority granted by the insurer which means that it acts as agent of the insurer and has authority to accept insurance risks on its behalf.

## Important notes

This document is a summary only and applies to schools in England and Wales; different arrangements may apply to Scottish schools. Any references to any conditions and the cost of cover are correct at the time of going to press. It should, however, be noted that these may be subject to amendment. Full details regarding exact cover, terms, exclusions and conditions are contained in policy documentation which is provided at inception of cover and at renewal. Details are also available on request from Marsh's Education Practice.

## Financial services compensation scheme

The insurer and Marsh are covered by the Financial Services Compensation Scheme (FSCS). If they are unable to meet their obligations, you may be entitled to compensation from the scheme, depending on the type of insurance and the circumstances of the claim. Further information is available from the FSCS at [www.fscs.org.uk](http://www.fscs.org.uk) or by contacting them at 10th Floor, Beaufort House, 15 St Botolph Street, London EC3A 7QU or by telephone on 0800 678 1100 or 020 7741 4100.

## Contact

Please contact your Marsh client executive or;



Marsh Ltd, Education Practice,  
4 Milton Road, Haywards Heath,  
West Sussex, RH16 1AH

**01444 335174**

**[termly.schemes@marsh.com](mailto:termly.schemes@marsh.com)**

## About Marsh

[Marsh](#) is the world's leading insurance broker and risk advisor. With more 45,000 colleagues advising clients in 130 countries, Marsh serves commercial and individual clients with data-driven risk solutions and advisory services. Marsh is a business of [Marsh McLennan](#) (NYSE: MMC), the world's leading professional services firm in the areas of risk, strategy and people. With annual revenue over \$23 billion, Marsh McLennan helps clients navigate an increasingly dynamic and complex environment through four market-leading businesses: [Marsh](#), [Guy Carpenter](#), [Mercer](#) and [Oliver Wyman](#). For more information, visit [marsh.com](http://marsh.com), and follow us on [LinkedIn](#) and [X](#).

# **Pupils Absence Insurance Scheme (PAIS) or the Fees Refund Scheme (FRS): Questions and Answers**

Effective from Winter Term 2024

# **Pupils Absence Insurance Scheme (PAIS) or the Fees Refund Scheme (FRS): Questions and Answers**

Effective Winter Term 2024

**Not sure what the key differences are between the Fees Refund Scheme (FRS) and the Pupil Absence Insurance Scheme (PAIS)? This simple FAQ will help provide insight as to why it might be time for your school to offer the PAIS option to your school's parents/fee payers.**

**1. How does providing your school fee payers with Marsh's Pupil Absence Insurance Scheme protect your school?**

The contract between the school and parents ensures parents are responsible to pay fees. When combined with this contract, the Pupil Absence Insurance Scheme (PAIS) gives the parents the option to claim a refund of fees from an insurer when their child is absent from school due to sickness or injury.

**2. Who benefits from the PAIS covers?**

All covers under PAIS benefit parents only – not the school.

**3. How else does PAIS protects parents?**

Parents – the end “consumer” of the PAIS product – are protected as it enables them to make a formal complaint if they are unhappy with the insurance cover and/or service they receive. If they are not satisfied with the response, they will be advised of their rights to take the complaint to the Financial Ombudsman Service.

**4. How does PAIS protect the school?**

PAIS is a group insurance policy; therefore, it does not put schools in scope under the stake holder definition of recent FCA (financial conduct authority) regulations.

**5. Some of our pupils have existing health conditions – how would a switch from FRS to PAIS impact them?**

If an existing FRS pupil transfers to PAIS the pre-existing exclusion will take effect from the date the pupil joined the FRS. It will not start from the transfer to PAIS.

**6. If the school switches from FRS to PAIS are the pupils on the FRS schemes automatically transferred?**

No, existing FRS pupils will not automatically be transferred to PAIS as it is a

new policy contract. All existing pupils will need to complete a new PAIS application.

**7. Can the school continue to offer FRS to existing members of the scheme but also offer PAIS to new pupils?**

Yes, the school can operate the two schemes until the FRS ends in 2026. Thereafter, any existing pupils on the FRS will then need to apply for PAIS.

**8. Will PAIS generate lots of questions from parents? PAIS is a group insurance policy and is very straightforward for schools and parents to understand. Any queries from schools or parents will be directed to Marsh. This is unlike FRS which is the school's policy and therefore, communication is between the parents and the school. Marsh is unable to deal directly with a Fees Refund parent.**

**9. Are there lots of product variations to PAIS?**

No. The school takes out PAIS as a group insurance policy and chooses either the four day or eight franchise period for all pupils (boarder and days).

**10. Does the PAIS cost more than the FRS?**

No. It is a lower premium rate to any parent that decides to join the group policy.

**11. Does the school have to get involved in claims?**

Yes. Only to confirm the pupil is on cover and is absent from the School register. Payment of Claims can be made direct to the parent.

**12. What happens if the fee payer dies?**

School fees are covered for six terms in the case of accidental death of the fee payer (up to the age of 80).

**13. Is there cover for psychiatric and psychotherapy costs under PAIS? Yes:**

- up to £ 150 for an initial consultation and diagnosis following referral from the Fee Payer's and/or Pupil's Doctor;
- up to £500 for additional consultations.
- a maximum per insured person of £500 per diagnosis:
- a maximum of £500 in any 12-month period from the date of the diagnosis being made.

**14. Are there any other benefits with the PAIS policy?**

There is a £50 Doctor's fee extension for absence exceeding 14 consecutive days.



**For further information please contact us at:**

Marsh Ltd. Education Practice, 4 Milton Road, Haywards Heath, West Sussex. RH16 1AH.

Telephone: +44 (0)1444 335174 | Email: [termly.schemes@marsh.com](mailto:termly.schemes@marsh.com)

Please read and retain all supplied documents as they provide details of your policy and important contact details.

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**Chartered**

A business of Marsh McLennan

# PUPILS ABSENCE INSURANCE SCHEME

## APPLICATION FORM

If you wish to take out this cover, please complete and return this form with any attachments by email to: [termly.schemes@marsh.com](mailto:termly.schemes@marsh.com) or post to: Marsh Ltd, Education Practice, 4 Milton Road, Haywards Heath, West Sussex RH16 1AH

Full name of school:

Address:

Telephone number:

Postcode:

Email:

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### Term Details

Winter Term:

Start date:

End date:

Spring Term:

Start date:

End date:

Summer Term:

Start date:

End date:

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### Cover Required

Absences of 4 days or more (rate: \*0.73% of the termly fee)

OR

Absences of 8 days or more (rate: \*0.55% of the termly fee)

Number of pupils in the school:

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\* Rate is inclusive of insurance premium tax

Method of Operation: Opt In

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\*\*We will be starting the scheme from the start of:    Winter                      Spring                      Summer                      20

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### Claim Payments

We wish to give fee payers the option to have claim settlements sent to the school to be credited against their school fee account?

Yes

No

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Continued over/.....

## Data Protection

We shall retain all intellectual property rights in all materials developed, designed or created by us (or any of our affiliates) before or during the Engagement, however we grant you a perpetual and royalty free licence to use these materials, but only for the purposes for which they were created under the Engagement.

The parties both warrant that they will comply with the provisions of the applicable UK law (including the General Data Protection Regulation

(Regulation EU 2016/679), as incorporated into UK law by section 3 of the European Union (Withdrawal) Act 2018, as amended by the Data Protection, Privacy and Electronic Communications (Amendments etc) (EU Exit) Regulations 2019 and 2020 and its successor laws (together the "UK GDPR"), Data Protection Act 2018 and any other data protection laws, applicable to the Engagement.

To provide our Services, we will collect and use information about individuals, such as their name and contact details, which may also include special categories of personal data (e.g. health information) and information relating to criminal convictions and offences. The purpose for which we use personal data may include arranging insurance cover, handling claims and for crime prevention and detection.

We may also use personal data on a de-identified and/or aggregate basis for benchmarking, modelling and other analytics offerings as described in clause 9. More information about our use of personal data is set out in the Marsh Privacy Notice available at <https://www.marsh.com/uk/privacy-notice.html>.

You or the data subjects whose data you provide to us can also request a copy of the Marsh Privacy Notice by email or writing to the Data Protection Officer, Marsh Ltd, Tower Place, London EC3R 5BU or [dataprotection@marsh.com](mailto:dataprotection@marsh.com). We recommend that you review this notice. Providing the Services may involve the disclosure of personal data to third parties such as insurers, reinsurers, loss adjusters, sub-contractors, our affiliates and to certain regulatory bodies who may require your personal data themselves for the purposes described in the Marsh Privacy Notice.

Depending on the circumstances, the use of personal data described in this notice may involve a transfer of data to countries outside of the UK and the European Economic Area that have less robust data protection laws. Any such transfer will be done with appropriate safeguards in place.

Use of personal data based on consent: in some circumstances, we may need to collect and use special categories of personal data. Where your consent to this processing is necessary for us to provide you with the relevant services, this consent may be withdrawn at any time, but if it is, we may be unable to continue to provide our Services and this may mean that we are unable to process an enquiry or claim and it may impact (re)insurers' ability to provide (re)insurance. We will explain the consequences of withdrawing consent at the relevant time.

Where you are providing us with personal data about a person other than yourself, you agree to notify them of our use of their personal data and, where necessary, obtain their consent to our use of certain special categories of personal data. You agree that our provision of the Services to you is conditional on you providing such notices and obtaining such consents. Where the consent of such third party is required, they may withdraw any such consent at any time but if consent is withdrawn then we may be unable to continue to provide services to them (and possibly you), and this may mean that we are unable to process enquiries and it may impact (re)insurers' ability to provide (re)insurance. We will explain the consequences of withdrawing consent at the relevant time.

We will maintain appropriate data security procedures designed to protect against loss or compromise of personal data.

## Declaration

We note that insurers may from time to time require that we provide to the Official Managers relevant copy fee bills, information and/or evidence to confirm inclusion of an individual pupil in the declaration relevant to any claim and agree to provide this information on request.

Signature:

Date:

Position:

Name

On behalf of:

school/college

\*\* Please note cover cannot commence until confirmed in writing by Marsh Education Practice.

Marsh, Education Practice, 4 Milton Road, Haywards Heath, West Sussex RH16 1AH

☎ 01444 335174 - [termly.schemes@marsh.com](mailto:termly.schemes@marsh.com)

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