

## FEES REFUND INSURANCE SCHEME

### INFORMATION AND KEY FACTS

SFS Group Ltd has over 25 years of experience in working with independent schools and parents with children at these schools. We have developed this simple insurance scheme in order to protect parents in the event that an insured pupil misses school as a result of sickness or accident.

### MAIN FEATURES OF THE INSURANCE SCHEME

Membership of this insurance scheme allows Fee Payers to make a claim if a pupil is absent from school for a minimum qualifying period through illness or accident.

### HOW THE INSURANCE SCHEME OPERATES

Cover commences from the first day of the term for which the premium has been paid. In subsequent terms, and provided that the premium is paid each term, cover will continue until the scheme renewal date of 1<sup>st</sup> September. A parent may withdraw from the scheme before the beginning of any term, provided the SFS Group Ltd has been given 14 days notice in writing.

### WHAT IS COVERED UNDER THE SCHEME

- The policyholder can choose to cover absence from school due to illness or accident of the insured pupil for a continuous period of at least 5 or 8 school days. Saturdays may be included in the claim if the school is open on these days and the pupil usually participates in school activities.
- Absence from school due to the closure of the school through an outbreak of an infectious disease amongst the pupils. There is no benefit payable for the first 8 days of absence in these circumstances.

### HOW TO MAKE A CLAIM

Download a claim form from the SFS website and complete and return it to SFS Group Ltd. If the absence exceeds 14 days the appropriate section must be completed by the pupil's doctor. Claims must be made no later than 30 days after the end of each term.

The maximum claim under this scheme for any pupil is limited to 280 days for any illness or series of related illnesses and applies for the whole time the pupil is at the school.

### HOW CLAIMS ARE CALCULATED

Claims are based on the length of absence during term time only. The amount payable for each day of absence (or absence from classes if a boarder where still housed at school) is calculated by dividing the actual number of days in the term into the termly fee.

### PREMIUMS

The table below shows the premium payable each term. Premiums are inclusive of Insurance Premium Tax.

Minimum absence	Maximum school fees to be insured each term							
	Up to £4,000	Up to £5,000	Up to £6,000	Up to £7,000	Up to £8,000	Up to £9,000	Up to £10,000	Up to £11,000
5 Days	£36	£45	£54	£63	£72	£81	£90	£99
8 days	£28	£35	£42	£49	£56	£63	£70	£77

### PERSONAL DATA

Please note that information (including personal information) you provide to, or which is already held by the school, may be passed to SFS Group Ltd and relevant insurers and other related third parties for servicing the scheme and administering claims. Under data protection legislation you can ask in writing for a copy of certain personal records about you.

This summary does not contain the full terms and conditions of the scheme which are contained in the policy wording.



## THE INSURERS AND TYPE OF INSURANCE POLICY

The Fees Refund Insurance Scheme is underwritten by AXIS Managing Agency Ltd.

## COVER

The insurance allows a Fee Payer to make a claim in the event that the insured pupil is absent from the school for a continuous period due to illness or accident. Additionally, claims can be made following the closure of the whole school owing to an outbreak of an infectious disease among the pupils of the school which renders the continuance of schoolwork impossible.

The scheme is operated on an annual basis, with a renewal date of 1<sup>st</sup> September. Premiums are payable in termly installments.

## FEATURES AND BENEFITS

Claims can be made for:

- Continuous absence from school due to illness or accident.
- Closure of the school due to an outbreak of an infectious disease among the pupils.

## SIGNIFICANT EXCLUSIONS AND LIMITATIONS

- Absence where the continuous period of absence is less than 5 or 8 consecutive days. The certificate of insurance will confirm the absence period you have selected.
- No benefit for the first 8 days of absence in the event of closure of the premises due to an outbreak of an infectious disease.
- When first joining the insurance scheme and for a period of 30 days, claims may only be made for absence from school caused by accident.
- The maximum period of absence for which a claim may be made is 280 days.
- Where absence is due to a pre-existing condition of the pupil.
- Absence or illness caused directly or indirectly by any congenital condition or abnormality of which the fee payer was aware of prior to joining the insurance scheme.
- Absence due to self-inflicted injury or where the absence is caused by the insured pupil being under the influence of alcohol or drugs (unless prescribed by a medical practitioner).
- Absence caused by neurosis, psychoneurosis, psychosis, anxiety, stress, fatigue or mental or emotional disorders.
- Absence as a result of inoculations or similar preventive treatments.
- Absence for any closure of the school unless caused by an outbreak of an infectious disease amongst pupils.
- Absence of 14 days or over not certified by a medical practitioner.
- Absence where an insured pupil is kept from school due to fear of infection or illness.
- Absence caused by accident or illness directly or indirectly caused or contributed to by or arising out of war or terrorism.

## MAKING A CLAIM

Claim forms can be obtained from SFS Group Ltd or from the website [www.sfs-group.co.uk](http://www.sfs-group.co.uk)

The Fee Payer should complete and return the claim form no later than 30 days after the close of the term to which the absence relates. If the absence being claimed for exceeds 14 days, the appropriate section of the claim form must also be completed by the pupil's doctor or medical practitioner.

On receipt of the completed claim form, SFS Group Ltd will assess the claim before passing the information to the specialist claims management firm used by the insurers. The school will be contacted to verify the period of absence.

## **COMPLAINTS PROCEDURE**

SFS Group manages the Fees Refund Insurance scheme under a binding authority agreement on behalf of insurers. Complaints regarding the scheme should be made to SFS Group using the details provided below:

SFS Group Ltd  
Dean House Farm  
Church Road  
Newdigate  
Dorking  
Surrey  
RH5 5DL

Telephone: 01306 746300

Email: [info@sfs-group.co.uk](mailto:info@sfs-group.co.uk)

Your complaint will be dealt with fairly, speedily and in accordance with the FCA rules on complaints handling. However, if following receipt of a final response you are still dissatisfied; you can refer your complaint to the Financial Ombudsman Service within six months of receipt of the final response. They can be contacted at:

The Financial Ombudsman Service  
South Quay  
Plaza 183 Marsh  
Wall London  
E14 9SR

Telephone: 0800 023 4567

Facsimile: 0207 964 1001

Web: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

## **FINANCIAL SERVICES COMPENSATION SCHEME**

The insurers and SFS Group Ltd are members of 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.

## **FOR FURTHER INFORMATION**

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