



# New Pupil Information

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- 1) Personal Accident Scheme Details and Keyfacts (compulsory Insurance)
- 2) Personal Effects Insurance (Optional)
- 3) Fees refund Scheme (Optional)
- 4) School Fees Plan – Option to spread the cost of your fees
- 5) Parent-pay – Payment for Trips and expeditions
- 6) Music Lessons Information Letter & Request for Instrumental or Vocal Tuition

Chubb European Group SE,  
A Chubb Company  
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## Group Policy Schedule

### Schools' £1m Personal Accident (Incorporating Dental) Insurance

<b>Policy Number:</b>	<b>D19Q7293</b>
<b>The Group Policyholder:</b>	St Davids College
<b>Address:</b>	Gloddaeth Hall, Llandudno, Gwynedd, LL30 1RD, United Kingdom
<b>Renewal Date:</b>	1st September 2019
<b>Period of Insurance:</b>	<p>a) i) From: 1 September, 2019 (the Start Date) ii) To: 31 August, 2020 (both dates inclusive)</p> <p>If the term commences before the 1st September 2019 cover will commence from 00.01 hours local standard time on the earliest date. Cover will expire on 24.00 hours local standard time on 31 August, 2020</p> <p>b) Any subsequent period for which We shall agree to accept a renewal premium</p>
<b>Period of Cover:</b>	Cover in respect of each Insured Person will commence on the Start Date or the date which the Insured Person is advised by the Group Policyholder that their cover is operative if after the Start Date
<b>Premium (inclusive of Insurance Premium Tax at the applicable rate):</b>	To be declared
<b>Applicable Policy Wording:</b>	C1507/08 0619
<b>Date of issue:</b>	28th August 2019

## Insured Persons

<b>Category A</b>	Any <b>Pupil</b> enrolled at the <b>Group Policyholder's</b> school.	<b>Insured</b>
<b>Category B</b>	<b>Employees</b>	<b>Not Insured</b>
<b>Category C</b>	Any member of the board of governors (school governor) of the <b>Group Policyholder's</b> school.	<b>Insured</b>
<b>Category D</b>	Any person who is acting in a capacity as a volunteer, assistant or helper under the direction of the <b>Group Policyholder</b> .	<b>Insured</b>

## Effective Time

<b>Category A</b>	<p>24 hours a day for the duration of each <b>Term</b> during the <b>Period of Insurance</b>, including;</p> <ul style="list-style-type: none"> <li>a. the uninterrupted journey to the <b>Group Policyholder's</b> school prior to the commencement of a <b>Term</b>; and</li> <li>b. the holiday break that immediately follows the end of <b>Term</b>.</li> </ul> <p>If a <b>Pupil</b> is not returning to the <b>Group Policyholder's</b> school at the start of a <b>Term</b> due to;</p> <ul style="list-style-type: none"> <li>a. the <b>Pupil</b> transferring to another primary or secondary school within the <b>United Kingdom</b>, cover will continue until the commencement of the uninterrupted journey to the new school; or</li> <li>b. the <b>Pupil</b> completing their secondary education or transferring to a school outside the <b>United Kingdom</b>, cover will continue during the holiday break following the end of <b>Term</b>, but only whilst the <b>Pupil</b> is participating in official organised activities under the auspices of the <b>Group Policyholder</b>, including uninterrupted travel between the location of the activity and their home; or</li> <li>c. any reason other than in a. or b. above, cover ceases at the end of the <b>Pupil's</b> uninterrupted journey home at the end of their last day at the <b>Group Policyholder's</b> school.</li> </ul>
<b>Category B</b>	24 hours a day anywhere in the world.
<b>Categories C &amp; D</b>	<p>Whilst undertaking duties of the <b>Group Policyholder</b>;</p> <ul style="list-style-type: none"> <li>a. in the <b>United Kingdom</b> excluding travel directly between home and the location the school duties are being undertaken; or</li> <li>b. outside the <b>United Kingdom</b> including travel directly between home and the location the school duties are being undertaken.</li> </ul>

## Schedule of Benefits – £1,000,000 Plan

The maximum amount payable for any one Claim under Sections 1, 3 and 4 in total is;

**£1,000,000** for Pupils and Employees

**£100,000** for school governors, volunteers, assistants or helpers

See Section 4 Supplemental Benefit for full details of cover

Cover only applies to those Categories of Insured Persons stated as ‘Insured’ in the Group Policy Schedule.

### SECTION 1. Serious Injury

		Benefit Amount	
Item	Benefit Description	Insured Persons Categories A & B	Insured Persons Categories C & D
<b>1</b>	<b>Organic paralysis</b>	£300,000	£100,000
<b>2</b>	<b>Loss of intellectual capacity</b>	£300,000	£100,000
<b>3</b>	<b>Loss of sight in both eyes</b>	£300,000	£100,000
<b>4</b>	<b>Loss of upper limbs</b> (both)	£300,000	£100,000
<b>5</b>	<b>Loss of lower limbs</b> (both)	£300,000	£100,000
<b>6</b>	<b>Loss of upper limb</b> (one) and <b>Loss of lower limb</b> (one)	£300,000	£100,000
<b>7</b>	<b>Loss of sight in one eye</b>	£144,000	£48,000
<b>8</b>	<b>Loss of upper limb</b> (one)	£144,000	£48,000
<b>9</b>	<b>Loss of lower limb</b> (one)	£144,000	£48,000
<b>10</b>	<b>Loss of hearing</b> in both ears	£144,000	£48,000
<b>11</b>	Total loss of or total loss of use of:		
	a. lung	£144,000	£48,000
	b. a hip, knee or ankle	£120,000	£40,000
	c. the back or spine below the neck with no damage to the spinal cord	£120,000	£40,000
	d. the neck or cervical spine with no damage to the spinal cord	£90,000	£30,000
	e. a shoulder or elbow	£90,000	£30,000
	f. a thumb or wrist	£78,000	£26,000
	g. the jaw	£50,000	£17,000
	h. a kidney	£42,000	£14,000
	i. a big toe	£42,000	£14,000
	j. a finger	£30,000	£10,000
	k. spleen	£24,000	£8,000
	l. any other toe	£12,000	£4,000
<b>12</b>	<b>Loss of hearing</b> in one ear	£30,000	£10,000
<b>13</b>	<b>Loss of smell</b> and <b>Loss of taste</b>	£30,000	£10,000
<b>14</b>	To ensure an <b>Insured Person</b> is provided with a payment for a <b>Permanent Disability</b> that is not listed above, Chubb will assess medical evidence to calculate the degree of disablement relative to this scale. No account shall be taken of the <b>Insured Person’s</b> occupation. For example if <b>Bodily Injury</b>		

results in 25% of the loss of sight in one eye, Chubb will pay 25% of the **Benefit Amount** for item 7 in this Scale.

## SECTION 2. Accidental death

Item	Benefit Description	Benefit Amount
1	<b>Accidental</b> death – Category A ( <b>Pupils</b> )	£10,000
2	<b>Accidental</b> death – Category B ( <b>Employees</b> ) aged under 18 years	£10,000
3	<b>Accidental</b> death – Category B ( <b>Employees</b> ) aged 18 years and over	£100,000
4	<b>Accidental</b> death – Category C & D (School Governors / Volunteers / Helpers / Assistants) aged under 18 years	£10,000
5	<b>Accidental</b> death – Category C & D (School Governors / Volunteers / Helpers / Assistants) aged 18 years and over	£100,000

## SECTION 3. Disfigurement or scarring of the Face and Body

		Benefit Amount
Item	Benefit Description	Insured Persons Categories A, B, C, D
1	<b>A. Face</b>	
	i. Minimum Benefit at least one square centimetre or two centimetres in length	£300
	ii. Maximum Benefit whole area of the <b>Face</b>	£6,000
	<b>B. Body</b>	
	4% or more of the Total Body Surface Area	£3,000
	15% or more of the Total Body Surface Area	£6,000
	25% or more of the Total Body Surface Area	£10,000

## SECTION 4. Supplemental Benefit -Cover for Category A (Pupils) & Category B (Employees) only

		Benefit Amount
Item	Benefit Description	Insured Persons Categories A & B
1	Supplemental Benefit If an <b>Insured Person</b> described in Category A ( <b>Pupil</b> ) or Category B ( <b>Employee</b> ) sustains <b>Bodily Injury</b> resulting in a <b>Permanent Disability</b> insured under Items 1 to 14 of Section 1 (Serious Injury) and/or Section 3 (Disfigurement or scarring of the Face and Body) and the total <b>Benefit Amount</b> payable reaches £300,000, a Supplemental Benefit of £700,000 is also payable making a total <b>Benefit Amount</b> payable of £1,000,000.  This Section does not apply to <b>Insured Persons</b> described in Categories C (school governors) and D (volunteers, assistants or helpers). The Supplemental Benefit is not payable to those <b>Insured Persons</b> .	£700,000

**SECTION 5.****Dental Injury and Dental Emergency Treatment - Cover for Category A (Pupils) & Category B (Employees) only**

		Benefit Amount
Item	Benefit Description	Insured Persons Categories A & B
<b>1</b>	<b>Dental Injury</b>	
	<b>Total loss of permanent natural teeth</b>	
a.	Total permanent physical loss of anterior tooth (canine or incisor)	£2,000 per tooth
b.	Total permanent physical loss of posterior tooth (molar or pre-molar)	£1,250 per tooth
	<b>Partial loss of natural teeth</b>	Up to £600 per tooth
c.	Partial loss of anterior and / or posterior tooth	
	<b>Loss of Vitality</b>	£600 per tooth
d.	The total <b>Loss of Vitality</b> of a permanent natural tooth	£2,400
	Total amount payable in respect of any one <b>Claim</b> under Items c & d	Up to £10,000
e.	<b>Dental Treatment</b> following <b>Dental Injury</b> (Insured Persons under age 18 years)	Up to £10,000
f.	<b>Dental Treatment</b> following <b>Dental Injury</b> (Insured Persons age 18 years and over)	£10,000
	Total amount payable for any one <b>Claim</b> under Items e & f ( <b>Dental Treatment</b> that exceeds £750 must first be approved by <b>Chubb</b> )	Up to £2,500
g.	<b>Dental Treatment</b> following <b>Dental Injury</b> requiring <b>Dental Implant(s)</b>	per Dental Implant
	Total amount payable for any one <b>Claim</b> under Item g	£10,000
<b>2</b>	<b>Emergency Dental Treatment</b>	Up to £2,000
<b>3</b>	Surgical Extraction of Third Molars (Wisdom Teeth)	£125 per tooth
<b>4</b>	<b>In-patient Hospital Stay</b> (up to 365 nights maximum)	£125 per night
<b>5</b>	<b>Mouth Cancer</b> treatment	Up to £12,000
<b>6</b>	Incidental Expenses	Up to £125

**Section 6.****Fractures - Cover for Category A (Pupils) & Category B (Employees) only**

		Benefit Amount
Item	Benefit Description	Insured Persons Categories A & B
<b>1</b>	Hip or pelvis (excluding coccyx or thigh)	£1,000
<b>2</b>	Femur or heel	£500
<b>3</b>	Skull (excluding jaw and nose) lower leg, collar bone, ankle, elbow, upper or	£500

	lower arm (including the wrist, but not a colles' fracture)	
<b>4</b>	Spine (vertebrae, but excluding coccyx)	£1,500
	Maximum amount payable for all <b>Fractures</b> due to one <b>Accident</b>	£5,000

**SECTION 7.****Additional Benefits payable following certain valid claims under Section 1. Serious Injury or Section 2 Accidental Death**

		Benefit Amount		
		Insured Persons		
Item	Benefit Description	Category A	Category B	Categories C & D
<b>1</b>	Catastrophic Accident	Not Insured	Up to £1,000,000	Not Insured
<b>2</b>	Chauffeur or Taxi	Up to 10% of benefit paid under Section 1	Up to 10% of benefit paid under Section 1	Not Insured
<b>3</b>	Child / children	Not Insured	£8,000	Not Insured
<b>4</b>	Cosmetic Surgery	Up to £10,000	Up to £10,000	Not Insured
<b>5</b>	Dependent Adult	Not Insured	£25,000	Not Insured
<b>6</b>	Estate Administration	Up to £2,000	Up to £2,000	Up to £2,000
<b>7</b>	Funeral Expenses	Up to £10,000	Up to £10,000	Not Insured
<b>8</b>	Home Adaption / Relocation	£50,000	£50,000	Not Insured
<b>9</b>	Home Help & Childcare	Not Insured	Up to £10,000	Not Insured
<b>10</b>	Independent Financial Advice	Not Insured	Up to £2,500	Not Insured
<b>11</b>	Injury Medical Expenses	Up to £30,000	Up to £30,000	Up to £30,000
<b>12</b>	Prosthesis	Up to £10,000	Up to £10,000	Not Insured
<b>13</b>	Psychological Counselling	Up to £2,000	Up to £2,000	
<b>14</b>	Rehabilitation Case Management & Treatment	Not Insured	Up to £5,000	Not Insured
<b>15</b>	Retraining for a Partner	Not Insured	Up to £15,000	Not Insured

**SECTION 8.****Automatic Additional Benefits**

		Benefit Amount		
		Insured Persons		
Item	Benefit Description	Category A	Category B	Categories C & D
<b>1</b>	Coma within Country of Domicile (Up to 730 days maximum)	£100 a day	£100 a day	Not Insured
<b>2</b>	Hospital Stay within Country of Domicile (Up to 365 days maximum)	£50 a day	£75 a day	Not Insured
<b>3</b>	Hospital Transfer	Up to £5,000	Up to £5,000	Not Insured
<b>4</b>	Hospital Visiting	Up to £100 a day	Up to £100 a day	Not Insured
	Maximum amount payable for any one <b>Claim</b>	£5,000	£5,000	
<b>5</b>	Lifesaver**	£25,000	£25,000	£25,000
<b>6</b>	Loss of or Damage to Personal Belongings	Up to £2,000	Up to £2,000	Not Insured



<b>7</b>	Recruitment Expenses following suicide**	Not Insured	Up to £15,000	Not Insured
<b>8</b>	Return Home	Up to £2,000	Up to £2,000	Not Insured
<b>9</b>	Trauma Counselling	Up to £2,000	Up to £2,000	Not Insured
<b>10</b>	Workplace Assault	Not Insured	Up to £5,000	Not Insured

\*\* Note that in respect of Item 5 (Lifesaver) and Item 7 (Recruitment Expenses following suicide) the **Benefit Amount** is payable to the **Group Policyholder** only and cover applies regardless of whether Insured Persons Category B (Employees) in the **Group Policy Schedule** is stated as 'Insured' or Not Insured'.

## SECTION 9

### Assistance

Item	Benefit Description
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<b>1</b>	Assistance Services
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## SECTION 10

### Crisis Management

Item	Benefit Description	Benefit Amount
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<b>1</b>	Crisis Management	Up to £75,000 per <b>Crisis</b>
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<b>Aggregate Limit</b> in any one <b>Period of Insurance</b>	£75,000
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Chubb European Group SE (CEG) is an undertaking governed by the provisions of the French insurance code with registration number 450 327 374 RCS Nanterre. Registered office: La Tour Carpe Diem, 31 Place des Corolles, Esplanade Nord, 92400 Courbevoie, France. CEG has fully paid share capital of €896,176,662.

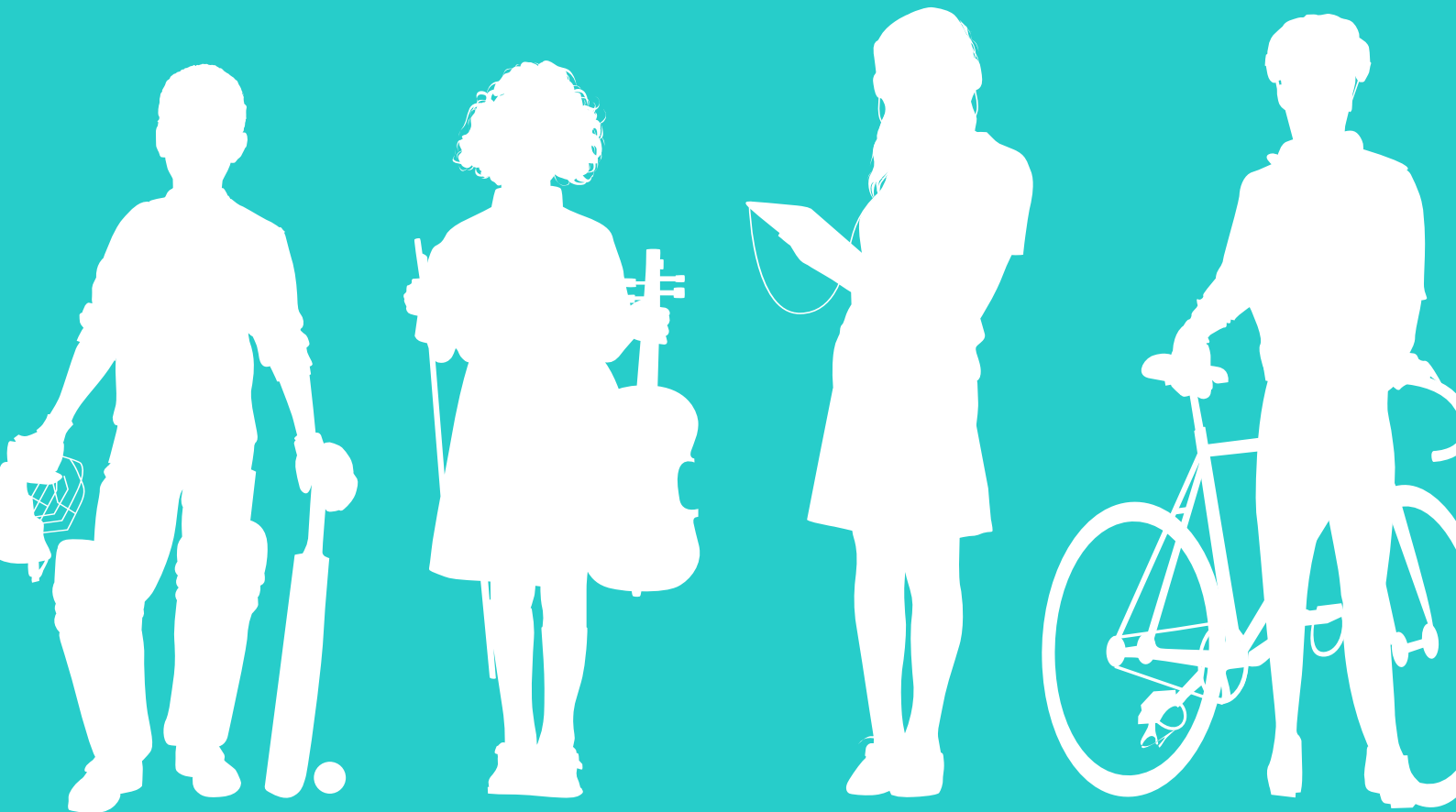
UK business address: 100 Leadenhall Street, London EC3A 3BP. Authorised and supervised by the French Prudential Supervision and Resolution Authority (4, Place de Budapest, CS 92459, 75436 PARIS CEDEX 09) and authorised and subject to limited regulation by the Financial Conduct Authority (FS Register number 820988). Details about the extent of our regulation by the Financial Conduct Authority are available from us on request. You can find details about the firm by searching 'Chubb European Group SE' online at <https://register.fca.org.uk/>.



# Pupils' Personal Effects Insurance

**Protect Your Child's Important Belongings  
for Only £10.08\* per Term**

Effective from winter term September 2017



**“Are you worried about your child losing or damaging their possessions at school? With our personal effects insurance you can relax, knowing cover is in place should you need it.”**

## **PUPILS’ PERSONAL EFFECTS INSURANCE**

As a parent you want to see your child equipped with everything they need to make school a happy and fulfilling experience. But what happens when important items of clothing, a laptop, musical instrument or sports kit gets lost, damaged or stolen?

You can take the worry out of replacing these important belongings by choosing our Pupils’ Personal Effects (PPE) insurance scheme. Designed with parents in mind, it covers a pupil’s possessions during term time and school trips.

Your school has a group insurance policy in place to provide this cover for your child’s personal possessions for only £10.08\* per pupil per term.

To join the school’s PPE scheme simply complete the acceptance form and return it to the school. The premium will be included on your termly account.

**“The insurance offers a wide range of protection, whether your child is at school, travelling to school or away on an official school trip. We protect all sorts of personal property, from blazers to bassoons and cameras to cricket bats.”**

## **WHAT THE INSURANCE COVERS**

The limits of our Pupils’ Personal Effects policy are as follows:

- **Total sum insured any one pupil**      **£5,000**
- **Single item limit**      **£2,000**
- **Bicycle limit**      **£350**
- **Limit of watches and individual items of jewellery**      **£500**
- **Excess (each and every loss)**      **£25**

Your child’s personal property is covered for loss or damage 24/7 during term time in the UK (and the Channel Islands and Isle of Man). This includes their journey to and from school at the beginning and end of each term. Worldwide protection is provided automatically for any overseas pupils while travelling directly to the school from their homes outside the UK.

Our insurance also covers your child’s personal property when they are on an official school trip in the UK or abroad during term time. It covers official school trips in the holidays if your child was included in the scheme during the previous term.

Property left on school premises outside of term time is also covered provided the school has agreed to keep it safe in a designated locked room. However, there would have to be evidence of violent and forcible entry into the room to prove an item had been stolen.

## **SIGN UP TODAY**

To participate in the scheme, complete the details below and return this page to the school as soon as possible. If you have the appropriate software, you can type directly into the fields below, save as a PDF to your desktop, and email it back to the school. Alternatively print off the document, complete the fields in BLOCK capitals, and return to the school. The premium will be included in your termly account.

I wish to be included in the school’s Pupils’ Personal Effects insurance scheme. I declare that I have read and accept the terms and conditions of the scheme as outlined in this document.

Name of school:
Name of pupil 1:
Name of pupil 2:
Name of pupil 3:
Name of fee payer:
Date:
Signed:
Print name (if applicable):

\*Includes Insurance Premium Tax at 12%

## WHAT THE INSURANCE DOES NOT COVER

There are a number of items that are not covered for loss or damage by our Pupils' Personal Effects insurance. Full details can be found in the certificate wording but some of the more notable exclusions are listed below:

- Jewellery worth over £150 without proof of valuation.
- Accidental damage to tapes, records, cassettes, discs or computer software.
- Animals.
- Bicycle tyres, lamps, and accessories unless the bicycle is stolen or damaged at the same time.
- Bicycles not kept locked or chained to an immovable object when unattended.
- Cash, currency, bank notes, and stamps.
- Contact or corneal lenses.
- Data reinstatement.
- Loss or damage caused by general wear and tear, electrical or mechanical breakdown or caused deliberately.
- Media downloads like music files, computer games, and videos.
- Mobile phones and accessories.
- Motor vehicles and accessories.
- Theft from an unattended locked motor vehicle, unless the item was locked in the boot or glovebox and there is evidence of forcible and violent entry.
- Watercraft and accessories.
- Terrorism.

Please note, if a bicycle is stolen from a locked building there must be evidence of forcible and violent entry. If the bicycle was locked to an immovable object there must be evidence of the lock suffering violent and forcible removal or damage.

## WHEN COVER BEGINS AND ENDS

Cover operates during term time and on your child's direct journey to and from school at the beginning and end of each term, provided the premium has been paid.

## HOW TO MAKE A CLAIM

To make a claim simply ask the school for a claim form, fill it in and submit it no later than the end of the term following the term in which your child's property was lost or damaged. Alternatively you can call Marsh on +44(0)1444 335173.

If claiming for lost or stolen property where the total claim is £1,000 or over, you must:

- Report the incident to the police.
- Provide evidence that the loss of the property has been reported to the police.
- Get a crime reference number if the item was stolen.

## HOW CLAIMS ARE SETTLED

The insurer will repair, replace or pay the cost of replacing your personal belongings. Subject to proof of purchase, replacement or the cost of replacement will be on a new for old basis other than for clothing and footwear for which an adjustment will be made for age and depreciation.

Up to £25 can be claimed towards the cost of obtaining an estimate for a repair or replacement in support of a claim.

## LOST COMPUTER SOFTWARE

If a claim is paid under this policy when your child's computer is lost or damaged, you can also claim up to £100 for computer software installed on the system at the time of the incident. However, this is subject to proof of purchase and the software not being recoverable from the original supplier or elsewhere.

## POLICY WORDING

Please note this document does not contain the full terms and conditions of this insurance. These are contained in the schedule and policy wording, held by the school and available for inspection, which together form the Policy.

**Further details, including the policy wording, and full terms and conditions of this insurance can also be viewed at [uk.marsh.com/PPE5000](http://uk.marsh.com/PPE5000)**

## CONDITIONS OF INSURANCE

1. Your insurance will become void and all claims forfeited if you or anyone acting on your behalf makes any false or fraudulent statements in connection with your claim.
2. It is up to you to provide the insurers with as much information and evidence as you can regarding the loss or damage to an item.

## CANCELLATION

You may cancel this insurance within 14 days of receiving the insurance documents, should you decide the insurance is no longer appropriate or required. A full refund of any premium already paid will be made provided that no claim has been made. You may cancel the insurance at any time by contacting the School. If you cancel following the 14 day cooling-off period the cover will continue until the end of the period for which the premium has already paid.

## IMPORTANT INFORMATION

### Our Insurers

Our scheme is underwritten by Ecclesiastical Insurance Office plc (EIO). EIO is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Register number is 113848. The insurance operates under a group arrangement and the certificate is held in the name of the school for the benefit of the insured pupils.

### Complaints Procedure

Marsh manages the Pupils' Personal Effects insurance scheme under a delegated authority on behalf of the insurers. Complaints regarding the scheme should be made in the first instance to Marsh.

Marsh Ltd, Education Practice, Capital House, 1-5 Perry Mount Road, Haywards Heath, West Sussex RH16 3SY

Tel: 01444 335174 Email: [termly.schemes@marsh.com](mailto:termly.schemes@marsh.com)

Alternatively, you can complain in writing or verbally at any time to:

Ecclesiastical Insurance Office plc  
Beaufort House,  
Brunswick Road,  
Gloucester GL1 1JZ

Tel: 0345 777 3322

Email: [complaints@ecclesiastical.com](mailto:complaints@ecclesiastical.com)

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 may have the right to refer your complaint to the Financial Ombudsman Service.

Financial Ombudsman Service, Exchange Tower,  
London E14 9SR

Tel: 0800 023 4567

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

### Financial Services Compensation Scheme

EIO 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.

Financial Services Compensation Scheme, 10th Floor,  
Beaufort House, 15 St Botolph Street, London EC3A 7QU

Tel: 0800 678 1100 [www.fscs.org.uk](http://www.fscs.org.uk)

### Governing Law

The policy will be governed by the law of England and Wales unless the school is situated in Scotland in which case the law of Scotland will apply.

### Data Protection

If you apply for a pupils personal effects insurance scheme, we will collect information about you, your children and any appointed guardian. We also collect information from your child's school, a medical professional or insurer(s). This notice sets out how we use this information, and you should show this to your children (if they are over 16) and any appointed guardian. More information about how we handle personal information can be found in the Marsh Privacy Policy at <https://www.marsh.com/uk/privacy-notice.html>.

**How we use your information:** We use personal information to provide our pupils personal effects insurance scheme services. This includes liaising with the insurer(s) and administering your policy, handling claims, complaints and renewals.

**Sharing Information:** We share personal information with insurer(s) of the pupils personal effects insurance scheme and our service providers, including other group companies, sub-contractors and our professional advisors and auditors. If required or permitted by law, we share information with our regulators, the courts and other authorities.

**Legal grounds:** The legal bases we rely upon for processing and collecting personal information include one or more of the following grounds set out in data protection law: for us to comply with our legal obligations and also where necessary in the public interest and/or for us to achieve our legitimate interest of providing insurance broking services, while ensuring our reliance on either of these grounds does not unduly harm your rights. Where we use health information about your child, we may do so on the basis that the information is required to establish, exercise or defend a legal claim or, alternatively, we may rely on consent, which can be given by you or your child if he/she is over 16 or the appointed guardian. Any consent provided can be withdrawn at any time by emailing us at: [quality.feedback@marsh.com](mailto:quality.feedback@marsh.com), but this may end your insurance cover under the scheme.

**Security and transfers:** We take reasonable steps to keep personal information secure and we maintain data security procedures designed to protect against loss or compromise of personal data. We may need to send personal information outside of the European Economic Area where data protection laws are different, but this will be done with appropriate protection in place.

**Updating your information:** It is important that personal information is kept complete and up-to-date. If any of the details you provide us with change, you can update us by emailing [quality.feedback@marsh.com](mailto:quality.feedback@marsh.com).

**Your rights:** Under data protection law you have certain rights in relation to personal information, including to access your and your child's information and rectify inaccuracies. Your appointed guardian will also have these rights.

**Questions, requests or complaints:** If you have any questions or complaints about how we use personal information, or you would like to access or rectify personal information, you can do so by writing to our Head of Quality at the following address:

Head of Quality  
Marsh Ltd  
Tower Place London  
EC3R 5BU  
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### ABOUT MARSH

Marsh is one of the world's leading risk and insurance advisory specialists and a specialist insurance broker in the education market. Nearly 800 independent Schools and almost 300,000 children are currently protected by our pupil scheme products.

### FOR FURTHER INFORMATION

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Please retain this document as it provides details of your policy and important contact details.

The information contained herein is based on sources we believe reliable and should be understood to be general risk management and insurance information only. The information is not intended to be taken as advice with respect to any individual situation and cannot be relied upon as such.

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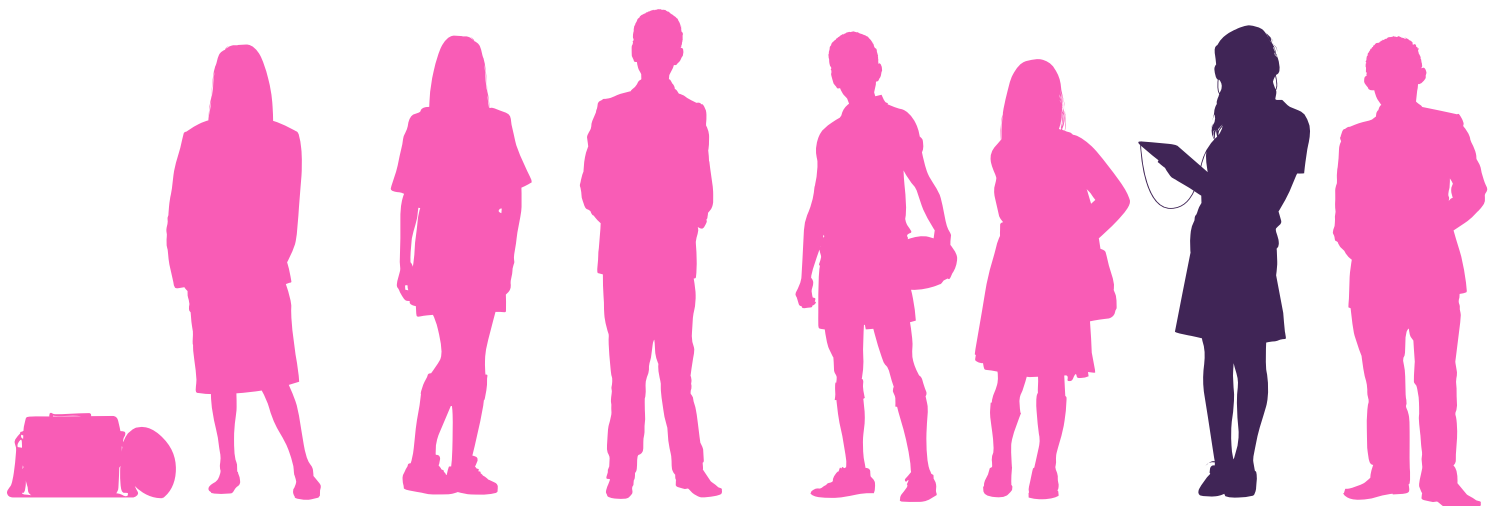
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# St Davids College

## Fees Refund Scheme

**Secure a Refund if Your Child Cannot  
Attend School**

Effective From Winter Term September 2017



## FEES REFUND SCHEME

Having to pay for something you aren't using is frustrating. So if your child is forced to miss school for an extended period of time because they are ill or injured, wouldn't it be reassuring to know you can get a refund for those lost school days.

Join our Fees Refund Scheme and we will refund the fees you have already paid if your child cannot be in school because they are ill, injured or have been in contact with an infectious disease, provided your application for a refund satisfies certain conditions. You can join before the beginning of a new term and cancel in advance of the start of any term provided we receive the appropriate notice in writing.

Participation in this scheme alters the contract you have with the school for the provision of educational services and entitles you to a refund or free place at the school as detailed in this leaflet.

The cost of joining our scheme is calculated as a percentage of your termly fee, excluding extras:

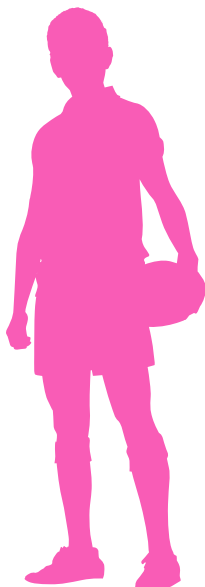
- **For boarders this is 1.05%.**
- **For day pupils it's 1.37%.**

The school reserves the right to vary the termly charge by giving advance notice to you.

**The term "fee"** used in this document means the net amount (excluding extras) that is required to be paid each term for the attendance at the school of a pupil.

**The term "doctor"** used in this document means an independent medical practitioner who is not a member of the pupil's immediate family.

**"The scheme offers the extra peace of mind that money spent on school fees is going towards your child's education, not on time spent recovering from an illness or accident."**



## WHAT THE SCHEME COVERS

- If your child is a day pupil a refund will be made if your child is absent from school for a period of at least five consecutive full days (including weekends and half-term breaks) because your child is ill, has had an accident or has been in contact with an infectious disease.
- If your child is a boarder a refund will be made if your child is absent from school or classes for a period of at least eight consecutive full days (including weekends and half-term breaks) because your child is ill, has had an accident or has been in contact with an infectious disease.

If we have paid a refund under the scheme and your child's doctor feels your child is ready to come back as a day pupil, but is not ready to be a boarder again, we will refund the difference between the boarding fee you've already paid and the day fee. This will be from the first day back at school after an absence where a refund has been given, up to the end of term or the day your child returns to school as a boarder if it is before then.

If the school, or a separate house of the school, is forced to close due to an outbreak of an infectious disease amongst the pupils or staff, which makes tuition impossible, a refund would be made. There is no cover for the first seven days of any such closure. For example, if the school is closed for eight days due to an outbreak of an infectious disease at the school the Scheme would refund one day's fee.

The total amount of all refunds that will be made for any one child for any one medical condition, or series of related medical conditions is 280 days.

## APPLICATION FORM

I wish to be included in the Fees Refund Scheme. I declare that I have read and accept the terms and conditions of the scheme as outlined in this leaflet.

Please complete the details below and return this page to the school as soon as possible. If you have the appropriate software, you can type directly into the fields below, save as a PDF to your desktop, and email it back to the school. Alternatively print off the document, complete the fields in BLOCK capitals, and return to the school.

Name of school:

**St Davids College**

Name of pupil 1:

Name of pupil 2:

Name of pupil 3:

Name of fee payer:

Date:

Signed:

Print name (if applicable):



## FREE PLACE IN THE EVENT OF ACCIDENTAL DEATH

In the event of an accident that results in the death of a person who is legally obliged to pay the school fees for your child, we will maintain your child's place at the school free of charge for up to five terms following the death. The person must be under 70 at the time of death and the death must be caused solely by accidental means and independently of any other cause. Death arising from illness, natural causes, suicide, intentionally self-inflicted injury, war, or act of terrorism is not covered. The provision of a free place does not apply if the person legally obliged to pay the school fees is a trustee of a fund from which the fees are paid.

A request for a free place must be made to the school within three months of the date of death.

## WHEN PARTICIPATION STARTS AND ENDS

Inclusion in the scheme begins on the first day of term if the termly charge has been paid before that date. If the charge is paid after the term has begun it will be from the date the school receives the payment. Participation ends when your child leaves the school, you withdraw your child from the school, the child leaves the scheme or the school discontinues the scheme. If you withdraw your child from school because of an injury they have suffered or an illness, then inclusion in the scheme will continue until the end of the term during which the withdrawal takes place.

## WHAT THE SCHEME DOES NOT COVER

There are a number of scenarios that are not covered by our Fees Refund Scheme. These are listed below:

- Absences connected to a sickness, condition or injury of the child that you, any parent, legal guardian, or child, was aware of and received treatment or advice for in the 12 months prior to their inclusion in the scheme. This will not apply if your child has been free of all related symptoms for a continuous period of 24 months after first joining our scheme.
- Absences over 14 days without a doctor's certificate.
- The first seven days of absence as a result of the school being closed due to an infectious disease outbreak.
- Absences caused directly or indirectly by any congenital condition or abnormality of your child that you, any parent, fee payer, legal guardian or your child was aware of prior to being included in this scheme.
- Your child being removed from or kept away from the school because of a fear of contact with an infection at the school.
- Your child falling ill following an inoculation or other preventative treatment.
- Keeping your child out of school when a doctor has declared them fit to attend.
- Keeping your child out of school after the end of the recognised quarantine as laid down in the code of the Medical Officers of Schools Association.
- Any absence arising from war or act of terrorism.

## HOW TO APPLY FOR A REFUND

If your child has been absent from school you simply ask us for a Fees Refund form, fill it in and hand it back to us no later than 30 days after the end of the term when your child was absent. When your child is absent from school for over 14 consecutive full days, your doctor will need to complete part of the form. You will have to pay for this if there is a charge.

**If applicable, absence from classes where the boarder is treated at school** –refunds will be dealt with automatically by the school and no action on your part is required.

When we have already refunded school fees for an absence of over 30 consecutive days, any further related absences during your child's rehabilitation will be regarded as a continuation of the same period of absence. Again, this will have to be certified by a doctor.

## HOW REFUNDS ARE CALCULATED

Refunds are based on the length of your child's absence during term time only. Fees will be refunded pro rata to the actual time away from the school, or classes when the boarder is treated at school. This means that the amount payable for each full day of absence is calculated by dividing your child's fees for that term by the actual number of days in the term (including weekends and half-term breaks).

## CONDITIONS OF THE SCHEME

1. The total amount of all refunds that will be made for any child for any one medical condition or series of related medical conditions is limited to 280 days.
2. A doctor must certify the necessity of any absence from school of 15 consecutive full days or more.

## IMPORTANT INFORMATION

### Cancellation

You can cancel your participation in our Fees Refund Scheme by giving us advance notice in writing before the start of each term. The school may cancel this scheme at any time by giving 30 days written notice to you at your last known address.

### Governing Law

This scheme is governed by and in accordance with English and Welsh Law.

### Data Protection

Your information (including information we already hold and may receive now and in the future) will be processed by the school in compliance with the provisions of the Data Protection Act 1998. We will use your information for the purpose of including you in this scheme and handling refunds, if any. This may necessitate providing such information to other parties. Under data protection legislation you can ask in writing for a copy of certain personal records held about you.

### Administration

The Fees Refund Scheme is administered by Marsh Ltd. The Fees Refund Scheme is not an insurance contract.





## YOUR MONTHLY PAYMENT OPTION

BROUGHT TO YOU BY  
SCHOOL FEE PLAN

### What our customers say

“Having used SFP from both a parents perspective and also through my work as a bursar at an independent prep school. I would highly recommend them due to their excellent customer service, ease of use and competitive rate.”

**Ms Marshall – a parent of The Grey House School**

“Excellent way of spreading fees, along with excellent service.”

**Mr Heilling – a parent of Harrow School**

To find out more about how SFP can benefit you, call us or visit the website

**[www.sfpschoolfees.co.uk](http://www.sfpschoolfees.co.uk)**

Call us on  
**0330 123 9720**

\*Credit is subject to status, terms and conditions apply.  
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## YOUR MONTHLY PAYMENT OPTION

BROUGHT TO YOU BY  
SCHOOL FEE PLAN

# A better way to pay

The alternative way to pay school fees





## **YOUR MONTHLY PAYMENT OPTION**

BROUGHT TO YOU BY  
SCHOOL FEE PLAN

## **We understand that the course of parenting doesn't always run smoothly**

Thankfully with SFP, at least paying your child's school fees can

### **Introducing School Fee Plan (SFP) – your monthly payment option**

As parents, we all want to give our children the best possible start in life, and a private education is one of the key ways in which we can equip them to take full advantage of the opportunities that life will bring.

SFP can help you do just that. Our payment smoothing service allows parents to spread the cost of school fees rather than paying a lump sum as each term's invoice is split into manageable monthly instalments. You simply need to be a UK resident aged over 18 with a bank account that supports payments by Direct Debit.\*

### **Who is SFP?**

SFP is the market-leading school fee finance provider in the UK. We are trusted by hundreds of schools and thousands of parents to help spread the cost of independent school fees.

We are part of Premium Credit Limited who are the number one insurance premium finance company in the UK and Ireland. In 2015, we helped over 2 million customers, processed more than 29 million Direct Debits and achieved advances of £3.9 billion.

\*Credit is subject to status, terms and conditions apply.

### **What are the benefits?**

- Enables you to pay your school fees on a monthly basis
- Extras can be added throughout the year if agreed with your school
- You don't need to provide security
- Apply in advance, ready for the start of term
- Sign your credit agreement online – no need for paperwork or postage

## **Apply now**

Find the link for your school at

**[www.sfpschoolfees.co.uk](http://www.sfpschoolfees.co.uk)**

You will be able to calculate the monthly payments with our online calculator:

Any queries please call us on

**0330 123 9720**



**Parent-pay - Please keep for future reference**

We have the facility for an online method of payment for school trips, activities and other school events throughout the year. The advantage of this system is that you do not have to send cash or cheques into school with your child, and also that you have the assurance that your funds have securely reached their correct destination and purpose.

You are invited to have a look at Patentpay.com. Their website has an area 'For Parents' which includes information on how to activate your account, login, thereafter, plus it gives details of frequently asked questions and how to get further support.

In order to use ParentPay for your on-line payments once your child has joined St David's College, you will require a unique activation code (username and password) for your first log in, this can be obtained from the Assistant Bursar Mary Owens on [Mowens@stdavidscollege.co.uk](mailto:Mowens@stdavidscollege.co.uk) as required. You will then be prompted to create your secure username and password for future logins. Once you have activated your account you can make secure online payments straight away. You will be able to view an electronic record of your payments at a later date.

## Music Lessons

The Music Department at St David's College will be offering a fully comprehensive range of peripatetic individual music lessons.

I think you will agree that the cost of £167 for 10 lessons a term offers value for money and benefits the students who take advantage of these in a variety of ways.

Due to the demand for these lessons, half a term's notice is required for termination of the contract.

If unfortunately your child has to miss a lesson, the teacher will do their best to rearrange, but the charge for the missed lesson is non-refundable.

Please find attached a copy of the Request for Instrumental or Vocal Tuition form to be completed and returned to me before September, which will ensure continuation of lessons in the Autumn Term.

Many thanks for your continued support and please do not hesitate to contact me if you require further clarification.

*Rachel Ward*

# Request for Instrumental or Vocal Tuition

If you would like your child to receive music lessons, please complete this form and return to the Director of Music. Lessons will continue to run without further instruction until half a term's (5 lessons) notice is given to the Director of Music in writing. Additional forms will be necessary if a change of arrangements or tuition in an additional instrument is being requested.

Most of the standard orchestral, band and keyboard instruments are available for tuition on an individual basis. These include Piano, Violin, Viola, Cello, Double Bass, Flute, Clarinet, Saxophone, Trumpet, Cornet, Trombone, Euphonium, Tuba, Recorder, Drum Kit, Guitar and Voice.

Lessons last for 30 minutes and the tuition rates for 2019/20 are £167 per term of 10 lessons. This charge will be applied to your bill in arrears.

A limited number of string, woodwind and brass instruments can be borrowed from the school and details of commercial hire/purchase schemes are also available from the Director of Music.

Your signature confirms acceptance of our Terms and Conditions. Please read the attached Terms & Conditions carefully.

Name of Pupil: \_\_\_\_\_

Form: \_\_\_\_\_

Instrument(s) \_\_\_\_\_

\_\_\_\_\_

Signed: \_\_\_\_\_ Date: \_\_\_\_\_  
Parent or guardian)

Office Use Only

Form Received:

Date:

Teachers(s):

Bursary Advised: