

PUPILS' ABSENCE INSURANCE SCHEME - QUESTIONS AND ANSWERS

EFFECTIVE FROM WINTER TERM 2018

Through our extensive and long-standing experience in the schools insurance sector, we have developed a tailor made scheme that is simple and effective to both the school and fee payers should a pupil's education be interrupted due to an accident or sickness.

Full terms and conditions of the scheme are contained in the schedule and policy wording which is held by the insured school and available to you for inspection which together form the policy of insurance. The full terms and conditions of this insurance can be viewed at: uk.marsh.com/PAIS4Day. You have a choice of how to receive policy information: on paper or by web/electronic means. Paper copies are available from the school on request.

How is the Scheme operated?

Your participation in this Scheme is optional. If you are included in the Scheme the insurance premium is charged to your child's fee account each term.

You may cancel the insurance at any time by writing to the school prior to the start of any term. If you cancel after the start of any term for which you have paid the premium, cover will continue until the end of the period for which you have paid the premium.

The termly premium payable to the school is 0.73% of the termly fee, excluding extras. This includes Insurance Premium Tax at the current rate of 12%.

How are claims calculated?

Claims are based on the length of absence during term time only. The amount payable for each full day of absence, or absence from classes if a boarder, is calculated by dividing the actual number of days in the term (including weekends and half term breaks) into the pupil's fee for that term. In the event of a claim for school closure due to an outbreak of an infectious disease a seven day excess applies. This means that there is no cover for the first seven days of any such closure.

How do I make a claim?

Claim forms can be obtained from your school. You should complete and return the claim form to the school no later than 30 days after the close of the term to which the absence relates. If the absence being claimed for exceeds 14 consecutive full days, the appropriate section of the claim form must also be completed by the pupil's Doctor. Any charge or fee for completing the form is to be borne by the fee payer.

On receipt of the completed claim form, a school official will validate the absence and forward it to Marsh who will assess and manage the claim. All claims are handled by Marsh on behalf of the insurers under a delegated authority agreement. The insurer is entitled to appoint a medical practitioner, consultant specialist or educational psychologist to examine and report on the pupil where a claim is made or may be made. This will be at the Insurers expense.

Claims: Telephone: +44 (0)1444 335173 Email: schemes.claims@marsh.com

How do I make a complaint?

Marsh manages the pupils' absence scheme insurance under a delegated authority agreement on behalf of the insurers. Complaints regarding the scheme should be made to Marsh using the details provided below:

Marsh Ltd

Education Practice, Capital House, 1-5 Perrymount Road, Haywards Heath, West Sussex RH16 3SY

Telephone: 01444 335174 Email: termly.schemes@marsh.com

Your complaint will be dealt with fairly, speedily and in accordance with the Financial Conduct Authority 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. They can be contacted at:

The Financial Ombudsman Service

Exchange Tower, London E14 9SR

Telephone: 0800 023 4567 www.financial-ombudsman.org.uk

Does the Financial Services Compensation Scheme apply?

The Insurers 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 or by contacting them at 10th Floor, Beaufort House, 15 St Botolph Street, London EC3A 7QU or by telephone on 0800 678 1100.

What is the 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.

How is information collected and used?

If you apply for a pupils absence 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 absence 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 insurers of the pupils absence Insurance Scheme services 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, 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.

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
Phone: 020 7357 1000
Email: quality.feedback@marsh.com

For Further Information please contact us at:

Marsh Ltd
Education Practice, Capital House, 1-5 Perrymount Road, Haywards Heath, West Sussex RH16 3SY
Telephone: +44 (0)1444 335174 Email: termly.schemes@marsh.com uk.marsh.com/PAIS4Day

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

PAIS 4 Day 2018/19



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