



## **FEES RETURN**

### **POLICY DETAILS EFFECTIVE FROM WINTER TERM 2017**

This document is intended to be a summary of the Fees Return cover which your son(s)/daughter(s) school has in place, it does not contain the full terms and conditions of the policy. These are contained in the schedule and policy wording, held by the school and available for inspection, which together form the policy document.

This cover provides for the return of school fees to the fee payer (the person(s) who have entered into a contractual obligation with the school to pay fees charged in respect of the attendance of the insured person for lessons) in the event of an insured pupil being absent from lessons due to injury or sickness for a period exceeding the franchise period (period of 5 consecutive days (including weekends and half term holidays)). When an absence exceeds the franchise period of 5 consecutive days fees are returned on a pro-rata basis from the first day of absence.

Fees are also returned in the event of the school being required to close due to an epidemic amongst pupils and/or staff. This cover is subject to an excess period of 7 days meaning that no fees will be returned for the first 7 days of closure.

The cover will pay on a termly basis, the cost of the insured persons school fees up to a maximum of three consecutive terms' fees from the date of death of the fee payer, provided that death is caused solely by accidental means and occurs within 24 calendar months of the accident.

This Fees Return cover is provided by AVIVA.

### **DURATION OF POLICY**

The policy will remain in force for 12 months from date of commencement and will be annually renewable.

### **Operative Time:**

Cover commences on the first day of term and ends when the pupil leaves the school, is withdrawn from the school or the group insurance policy is discontinued. If a pupil is withdrawn due solely to illness or injury cover ceases at the end of the term in which the pupil is withdrawn.

## Significant Features and Benefits

| Benefits          | Insured Pupil                      |
|-------------------|------------------------------------|
| Termly School Fee | As Declared on your school invoice |
| Franchise Period  | 5 Days                             |
| Benefit Period    | Maximum 3 Terms                    |

## Significant or Unusual Exclusions or Limitations

The Fees Return section does not cover absence

- from school premises unless the continuous period of absence exceeds the franchise period;
- of 14 consecutive days or more which has not been referred to and certified by a qualified medical practitioner. Insurers shall at their request be supplied at the fee payer's expense with such further information from the qualified medical practitioner attending the insured person as appears to insurers to be necessary;
- for any closure of the school premises unless due to the necessary closure of the whole or part of the school premises owing to an outbreak of an infectious disease amongst the pupils and/or staff which renders the continuance of school work impossible. There is no cover for the first 7 days of any such closure. For example, if the school premises is closed for 8 days due to an outbreak of an infectious disease, the policy, subject to terms and conditions, will refund one day's fee;
- where any insured person is removed from or kept away from the school premises for fear of contact with an infectious disease at the school premises;
- on account of any congenital abnormality of which the fee payer, parent or legal guardian or insured person was aware of prior to the inception of cover;
- as a result of inoculations or similar preventative treatments, unless such treatment is insisted upon by the policyholder as a result of an epidemic in the vicinity of the policyholder's premises or of the insured person's residence or outbreak of an infectious disease;
- within the first 12 months of first inclusion in the scheme if this is due to:
  - i. any gradually operating cause;
  - ii. any naturally occurring condition or degenerative process;
  - iii. sickness or disease (unless resulting directly from accidental bodily injury); that the fee payer, parent or legal guardian or insured person was aware of and has received treatment or advice for. This exception is not applicable where the insured person, in the 12 months immediately prior to first inclusion in this scheme, had been included within an insurance policy providing an indemnity to the fee payer in respect of refund of school fees by the policyholder;
- for a period of recuperation or convalescence longer than that normally required\*consequent upon the sickness and/or accident in respect of which indemnity is claimed, unless the qualified medical practitioner attending such insured person

certifies that he/she is not physically and/or mentally fit to resume attendance at the school premises without danger of permanent impairment of their health.

\* defined in the Aviva policy document as the period of time a Medical Practitioner states how long any one illness takes to recover from the start to end of the illness

### **Cancellation Rights**

The Fees Return policy is provided in the name of the school and cancellation rights are not applicable.

### **Making a Claim**

For Fee Return Claims, contact: (Please have the school's Fees Return policy number to hand when calling. Calls may be recorded and/or monitored).

Telephone: 0800 051 6583

E-mail: [gpaclaims@aviva.com](mailto:gpaclaims@aviva.com)

Postal Address: Group Personal Accident Claims, Aviva, Fourth Floor, The Observatory, Chapel Walks Manchester, M2 1HLIVA

## **IF YOU HAVE A COMPLAINT**

We hope that you will be very happy with the service provided. However, if for any reason you are unhappy with it, the complaint process can be found in the policy document available from the school.

Following the complaints procedure does not affect your right to take legal action.

## **FINANCIAL SERVICES COMPENSATION SCHEME**

AVIVA are members of the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if AVIVA cannot meet their obligations, depending on the type of insurance and circumstances of your claim.