

# Pupil absence insurance

Planning for the unexpected



# HOWDEN

# Investing in your child's education is invaluable, and supporting ambitions through their learning is rewarding for all involved.



However, as a child progresses through their time at school, they can come up against many pressures, suffer an unexpected injury or become ill which could result in long periods of absence from school.

To support parents and guardians of Richard Pate School, we are providing optional opt-in pupil absence insurance for all pupils from 01/09/2025 onwards, this can be purchased through the Howden Parent Portal and gives you peace of mind that you and your child are protected should you face such an event due to extended illness or injury.

The cover enables you to claim the cost of fees that you've paid but will be unused in respect of the missed proportion of term. This could be used to fund a home tutor to support your child's learning – especially important if your child is working towards a critical period in their education.

## What's insured?

### Temporary pupil absence

We'll pay school fees in the event a pupil is absent from school for a continuous period of at least 4 days due to illness or accident, or having been in contact with an infectious disease.

### Necessary closure

Fee protection in the event of necessary closure of your school on the advice of a treating medical practitioner due to an outbreak of an infectious disease in your specific school

### Death of pupil

In the event of a death of a pupil caused solely by accidental means, we will reimburse school fees paid in advance by the fee payer for up to a maximum of 3 terms.

## What's not insured?

- Absence or illness caused directly or indirectly by any congenital abnormality
- Absence as a result of inoculations or similar preventative treatments
- Any period of absence after a pupil has been certified as physically fit to resume attendance at the school
- Absence due to sickness, condition or injury which you're aware of and for which the pupil has received treatment or advice in the 12 months prior to being covered under this insurance
- The first 7 days of absence in the event of closure of the premises due to an outbreak of an infectious disease
- Any school closure not resulting from an outbreak of an infectious disease
- Suicide, self-harm or death by natural causes
- The pupil's or fee payer's own unlawful action or any criminal proceedings against them
- Any claims arising from the use of drugs (other than prescribed treatments), drinking too much alcohol or alcohol abuse
- Any event which you were aware of at the time of taking this insurance that could give rise to a claim

## Are there any restrictions on cover?

- Any claims for absence over 14 consecutive days in length must be certified by a medical practitioner
- A maximum of 280 days will be paid in relation to any illness, or series of related illnesses
- Any absence must be for a continuous period of at least 5 days depending on the selected cover

## What are your obligations?

- If you fail to disclose information or give false information all cover under this policy may be cancelled
- If any details change please contact your school
- You must take all reasonable precautions and practical steps to avoid accidental injury, illness or disease
- If you need to make a claim on your policy, you must provide evidence to substantiate your loss

## When does the cover start and end?

This opt-in insurance runs termly from the start of each term and parents can opt-in and opt-out on a termly basis at anytime using the Howden Parent Portal.



## How to make a claim

We are partnered with market leading claim handler Zurich. In the event of a claim please contact your school to obtain your scheme number. Please notify Zurich of your claim at the following link [www.howdengroup.com/uk-en/endsleigh-claims](http://www.howdengroup.com/uk-en/endsleigh-claims)

## Zurich contact details

Zurich Insurance, St Vincent Plaza, 319 St Vincent Street, Glasgow, G2 7EA

Tel: +44(0) 333 2341105

Email: [pupil.claims@howdeninsurance.co.uk](mailto:pupil.claims@howdeninsurance.co.uk)

## Key facts about Howden

- We've 60 years' experience in the education market
- We provide personal accident cover to 300,000 students nationwide
- We cover over 100 schools, colleges, and universities in the UK
- For further information please visit [www.howdengroup.com/uk-en/sector/education/independent-schools](http://www.howdengroup.com/uk-en/sector/education/independent-schools)

## Complaints procedure

We aim to provide a high level of service and pay claims fairly and promptly under the terms of the group policy. If you are unhappy with any aspect of our service, please contact, in the first instance the person who originally dealt with the enquiry.

Alternatively we can be contacted by:

Telephone: 0333 234 0041

Post: Customer Experience Department, Howden UK Brokers, The Quadrangle, Imperial Square, Cheltenham GL50 1PZ

If you remain dissatisfied you have the right to ask the Financial Ombudsman to review your case. The Ombudsman can be contacted at The Financial Ombudsman Service, Exchange Tower, London E14 9SR.

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## Get in touch

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