



Your Group School Fees Policy for Independent Schools, Nurseries and Pre-Preparatory Schools:

This short document provides you with a summary of your Group School Fees Policy. It is important you read this information so that you can feel confident about what the product offers you and your rights and obligations as a policyholder. Full details of the policy - 64783699 are available from your School, nursery or pre-preparatory school.

What cover do I get?

The policy provides cover for the payment of School Fees:-

- As a result of the unavoidable absence of a pupil from School owing to illness or accident, or having been in contact with human infection.
- Including the necessary closure of the School owing to an epidemic of an infectious or contagious disease amongst the pupils which, renders the continuance of School work impossible. Should the School be closed the maximum benefit payable in respect of any one insured child shall be the amount of fees payable for two complete weeks based on a pro rata of the termly fees paid

Please note a School shall mean school, nursery or pre-preparatory school

Significant Benefits

A. School Fees - up to 100% (75% if the pupil is a boarder) subject to a maximum of three terms fees or twelve months whichever is the lesser calculated from the first day of absence.

B. Accidental Death of a Fee Payer - up to a maximum of three consecutive terms' fees from the date of death

C. Accidental Death of a pupil – up to a maximum of three consecutive terms fees for each pupil included in the insurance provided the school has failed to fill the deceased pupil's place

D. Withdrawal of pupil up to a maximum of half the term's fees if the pupil is withdrawn other than for disciplinary reasons or up to a maximum of a full term's fees if the pupil is expelled for disciplinary reasons

Significant Exclusions

The following may invalidate your cover under the policy. Please see the policy document for full details:

- War within country of domicile
- Fee Payer reaching 75 years of age
- Any payment of fees where the period of absence is below 5 days
- Pregnancy or childbirth
- Any absence not certified by a Medical Practitioner unless the total duration of absence is 14 days or less in which case confirmation by an authorised member of the School's staff will suffice.
- Any congenital abnormality
- As a result of inoculations or similar preventative treatment
- Any physical or mental condition
- Whilst the Fee Payer is engaged in active service.
- Flying an aeroplane
- Suicide, attempted suicide

How can I claim?

In the event of any circumstances which could give rise to a claim, you must give notice to Chubb as soon as reasonably possible by writing, quoting full policy details, to the following address:

Accident and Health Department, Chubb Insurance Company of Europe SE, 106 Fenchurch Street, London, EC3M 5NB,

or by contacting Chubb as below:

Telephone: +44 (0)20 7956 5000
Facsimile: +44 (0)20 7956 5922
Email: cahukclaims@chubb.com

How do I make a complaint?

If you are unhappy with Chubb's service or have cause for complaint, you should contact us using the following details and quoting you full policy details:

The Manager, Accident and Health Department, Chubb Insurance Company of Europe SE, 106 Fenchurch Street, London EC3M 5NB
Telephone 0207 956 5000

If Chubb is unable to resolve the complaint to your satisfaction, you may be entitled to refer the matter to:

Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR
Telephone 0845 080 1800
Email: enquiries@financial-ombudsman.org.uk

What if you are unable to meet my claim?

Chubb is covered by the Financial Services Compensation Scheme. You may be entitled to compensation should Chubb be unable to meet its financial obligations. Their contact details are:

Financial Services Compensation Scheme, 7th Floor, Lloyds Chambers,
1 Portsoken Street, London E1 8BN
Telephone 0207 892 7300
Web site: www.fscs.org.uk.

How long is the policy?

Annually renewable on 1st September

What law governs this policy?

This Policy shall be governed by and interpreted in accordance with English law