MARSH

# Insurance essentials for independent school pupils

Helping protect your child at school and play

When you invest in your child's education, the last thing you want is for illness, accidents, or lost belongings to get in the way.

Pupil absence insurance and personal effects insurance provide welcome protection against unexpected costs that can quickly add up due to missed school days and damaged or stolen equipment.

That's why your child's school has chosen to work with specialist education insurance broker, Marsh, to offer cover and protection for a pupil's absence and their personal belongings, with cover underwritten by Markel Direct.

## Pupil absence insurance

*Helping cover the cost of your child's school fees if they are off sick or absent from £33.96 per term**

Pupil absence insurance is designed to reimburse school fees if your child is unable to attend school for a continuous period during term time due to illness or an accident.

### Why is pupil absence insurance important?

If your child misses school for an extended period due to unexpected events, you may still be required to pay the school fees you have already committed to.

Pupil absence insurance can provide a refund for the school fees incurred during the period that your child is unable to attend school — subject to the level of cover you require, with cover starting after four or eight days of continuous absence.

Importantly, it can also help in the darkest of times, covering the cost of your child's school fees for up to six terms, if the person paying the fees suffers an accidental death.

Absence insurance can help if your child:

- Experiences a short-term illness or injury that prevents them from attending school for a period of time
- Requires time away from school following a medical procedure or treatment
- Is absent due to a longer-term health condition
- Needs time to recover from an accident

By helping to offset certain financial commitments during periods of absence, this cover can offer peace of mind for families in the event of unexpected situations during the school year.

## What does it cover?

- The cost of school fees for each day your child misses during term time because of illness or an accident. With cover applying once the minimum absence period has been exceeded (either four or eight days subject to the level of cover chosen by you).
- The cost of school fees for a maximum of six terms in the event the fee payer is involved in a fatal accident while the child is a pupil at the school (if the fee payer is aged under 80).
- The cost of psychiatry and psychotherapy consultation fees upon referral by the fee payer's doctor and arising out of a period of absence for an accepted claim.
- The difference in cost between the boarding fees you've paid and the day fee (if your boarding child initially returns to school as a day pupil).

## What isn't covered?

- Absence directly or indirectly caused by a pandemic or epidemic disease.
- Absence due to fear of infection where the pupil has not been diagnosed with an illness.
- Absence resulting from a medical condition, illness, or injury that the fee payer, parent, legal guardian, or pupil was aware of and received treatment or advice in the 12 months before arranging insurance cover (this exclusion applies for the first 24 months of cover). Please note that for pupils who were covered under the previous absence product, the pre-existing exclusion does not apply.

*Full details of what is and isn't covered can be found in the policy wording.*

## How are your child's absence claims handled?

- Claims are based on the length of absence during term time only.
- The amount payable for each full day of absence is calculated by dividing the actual number of days in the term (including weekends and half-term breaks) into the pupil's declared fee for that term.
- If your boarding child initially comes back as a day pupil, the difference between the boarding fees you've already paid, and the day fee will be refunded.

Claims will be notified through an online portal provided by Markel, with claims being resolved within one working day of all claims information being received.

*To secure pupil absence insurance for your child, visit marsheducation.markeluk.com today.*

# Pupils personal effects insurance

*Protect your child's belongings from just £7.06** per term*

## Why this insurance is important for you and your family?

If you've got children, you'll probably already know how difficult it is for some of them to keep their possessions to hand and in one piece.

Pupils personal effects insurance helps protect your child's belongings — such as a laptop, mobile phone, musical instrument, or clothing — against loss, theft, or accidental damage during term time.

Cover applies 24 hours a day during term time, including travel to and from school and on school trips in the UK or abroad. It can also provide worldwide protection for overseas pupils travelling directly to and from school at the beginning and end of term.

With an excess of £25 (£100 for portable electronic devices and £250 for mobile phones), and a choice of protection levels of £5,000 or £7,500, this cover can offer peace of mind for families who want to protect their child's belongings at school.

## What does it cover?

- Laptops, mobile phones, tablets, and similar portable electronic devices
- Musical instruments (including limited cover for the hire of a replacement instrument, if damaged)
- Clothing and personal belongings
- Bags and school equipment

Cover also extends to property that is secured in a locked room, designated by the school and on school premises outside of term time.

*Please note that single item limits apply, as well as an excess of £25 (£100 for laptops and portable devices, and £250 for mobile phones). Please refer to the policy wording for full details.*

## What isn't covered?

- Loss of items that have been left unattended or unsecured
- Gradual wear and tear
- Deliberate damage
- Items that are not related to school activities
- Cash and currency

*Full details of what is and isn't covered can be found in the policy wording.*

## How are claims for your child's belongings handled?

- Items may be repaired, replaced, or reimbursed, depending on the circumstances
- For theft claims, a crime reference number will be required. For higher-value losses, a police report may be required
- A policy excess applies (the amount varies depending on the item)

Claims will be notified through an online portal provided by Markel, with claims being resolved within one working day of all claims information being received.

*To protect your child's belongings, visit marsheducation.markeluk.com today.*

## How to buy these insurance covers for your child

Marsh is working with specialist insurer Markel Direct to offer quick and easy online cover for your child/children. To arrange your pupils absence insurance and/or pupils personal effects insurance today, simply:

1. Scan the QR code or visit marsheducation.markeluk.com
2. Complete the short online form to get a quote
3. Once payment has been made, you will receive all your policy documents via email. Your cover will be arranged and administered by Marsh's insurer partner Markel Direct.

## About Markel Direct

- Award-winning insurer
- Over 2,700-plus five-star customer reviews at feefo.com
- Trusted by 75,000-plus customers
- Dedicated UK based claims team

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Policy terms, conditions, and exclusions apply. Full details are available in the policy wording.

*Based on an average termly fee for a day school of £7,382, eight-day qualifying period, and meeting all underwriting criteria. Average termly fee obtained from the ISC.

**Based on £5,000 worth of cover, and meeting all underwriting criteria. Premium quote includes insurance premium tax at the current rate.

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# Contact us

For further information, please get in touch with Markel:

**Call:** 0333 070 6035
**Visit:** marsheducation.markeluk.com

### About Marsh's Education Practice

For almost 100 years, Marsh has been a trusted insurance broker for UK independent schools, expertly arranging pupil insurance schemes that prioritise your child's safety and well-being.

As a leading insurance broker, Marsh combines global expertise with personalised local service, ensuring tailored coverage that meets the unique needs of each school community. Our deep experience in risk management and insurance supports schools in protecting their pupils, staff, and assets.

With long-standing relationships across the independent education sector, Marsh delivers peace of mind to parents by providing comprehensive, reliable insurance solutions designed specifically for their children and the UK independent school environment.

### About Marsh Risk

Marsh Risk is a business of Marsh (NYSE: MRSH), a global leader in risk, reinsurance and capital, people and investments, and management consulting, advising clients in 130 countries. With annual revenue of $27 billion and more than 95,000 colleagues, Marsh helps build the confidence to thrive through the power of perspective. For more information about Marsh Risk, visit marsh.com, or follow us on LinkedIn and X.