



SCHOOL FEES INSURANCE POLICY FOR INDEPENDENT SCHOOLS, NURSERIES AND PRE PREPARATORY SCHOOLS

This short document provides you with a summary of your Chubb Group School Fees Policy. It is important you read this information so that you can feel confident about what the policy offers you, and your rights and obligations as "the Group Policyholder" (the School). A full policy wording is available from your School.

What does the policy cover?

The policy provides cover for payment of School Fees, due to:

- A Pupil being unable to attend School for at least five consecutive days (or at least four consecutive days where the Pupil is a boarder) owing to illness or accident or having been in contact with human infection;
- Necessary closure of the whole or a part of the School due to an epidemic of an infectious or contagious disease among the Pupils which renders continuance of School work impossible. Should the Group Policyholder's premises be closed the maximum benefit payable in respect of any one Insured Person shall be the amount of the School fees payable for two complete weeks based on a pro rata of the termly fees paid.

How much is payable?

Pro rata for the actual time away from School, subject to a maximum per Pupil of three terms fees or twelve months whichever is less. For boarders who remain at School, but cannot attend lessons, refund is 75% of the fees. Where the School is closed, due to an epidemic et cetera, the maximum benefit per Pupil is two complete weeks fees.

Significant benefits

The policy will also cover

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| • Accidental Death of a Fee Payer: | payment of up to three consecutive terms fees |
| • Accidental Death of a Pupil: | If two or more Insured Pupils die, School will receive up to three terms fees |
| • Withdrawal of a Pupil: | School will receive up to 50% of a terms fees (where an Insured Pupil expelled for disciplinary reasons, School will receive up to one terms fees) |

Significant exclusions

- Suicide (or attempt) or intentional self injury;
- Pregnancy or childbirth;
- A Fee Payer once they reach the age of 65;
- War declared or otherwise (does not apply where injury occurs whilst travelling outside the UK);
- Any person in active service in any Armed Forces of any nation;
- Engaging in aviation as a member of the crew;
- Absence due to congenital abnormality, or physical / mental condition existing prior to inclusion in the policy;
- Inoculation or similar preventative treatment (unless School insists on such due to epidemic near to School, or home of the Insured Person);
- Absence on medical grounds for more than fourteen days unless certified by a qualified medical practitioner (under fourteen days can be certified by the School);
- Any cover or benefit or payment of any claim or sums if that would directly or indirectly put Chubb or any of its group companies in breach of any applicable economic or trade sanctions.

Who is the policy insured with?

Chubb Insurance Company of Europe SE. Head office: One America Square, 17 Crosswall, London, EC3N 2AD.

How do I make a 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 in writing, quoting full policy details, to the following address:



Accident & Health Department

Chubb Insurance Company of Europe SE, One America Square, 17 Crosswall, London, EC3N 2AD

Or contact Chubb

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

How do I make a complaint?

We aim to provide customers with the highest possible level of service at all times. If you are unhappy with Chubb's service or have cause for complaint, you should contact them using the following details and quoting your full policy details:

The Manager, Accident and Health Department
Chubb Insurance Company of Europe SE, One America Square, 17 Crosswall, London, EC3N 2AD
Telephone: +44 (0)20 7956 5000

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

The Financial Ombudsman Service, Exchange Tower, London E14 9SR
Telephone: 0800 023 4567
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
10th Floor, Beaufort House, 15 St Botolph Street, London EC3A 7QU
Telephone: 0800 678 1100
Website: www.fscs.org.uk

How long is the policy?

Annually renewable on 01 September.

How do I cancel the policy?

The Policy may be cancelled by the Group Policyholder (the School) by giving Chubb sixty days written notice by recorded delivery.

What law governs this policy?

This Policy is governed by and interpreted in accordance with English law.

Your personal data

Chubb collects and processes personal information about You, such as Your name, address, policy number and any other personal details You provide to Chubb (directly or through Your broker) in order to provide you with insurance and claims services. Chubb will treat this information in accordance with applicable data protection law. For policy administration purposes, Chubb will use and store Your personal information on an electronic database, which may also be available to selected authorised representatives of member insurers of the Chubb Group of Insurance Companies operating outside Europe. Chubb has taken reasonable measures to protect Your personal information once it is transferred outside Europe in accordance with our normal data security policies. We may also disclose Your personal information to outside parties, such as reinsurers, outside counsel and claims administrators, to facilitate the provision of insurance and claims services to You, or as allowed by law, or as requested or required by regulatory bodies.