



School Fee Refund Scheme for Pupil Absence (Due to Illness/Accident)

The absence of a pupil does not lessen the cost of running the school and, as indicated within the school's standard terms and conditions, fees are not refundable if a pupil is unable to attend classes due to sickness, accident or quarantine.

Through Stackhouse Poland, the school is now able to offer to all families in the Foundation a Scheme which will enable us to make fee refunds to you if your son or daughter has to miss school due to ill health. Participation in this scheme serves to amend your existing contract with the school to enable us to make a refund to you if your son or daughter is absent from school for 5 or more days. There is a small charge for participating in the scheme as below. Further details of the Scheme are outlined in the Stackhouse Poland leaflet appended below.

THIS IS AN OPTIONAL SCHEME.

WE THEREFORE REQUIRE YOUR EXPRESS INSTRUCTIONS IF YOU WISH TO PARTICIPATE IN THE SCHEME AND WOULD THEREFORE ASK YOU TO RETURN THE ATTACHED CONSENT FORM.

WHERE APPROPRIATE, THE TERMLY CHARGE WILL BE INCLUDED ON YOUR ACCOUNT (although separate payment will be required in respect of the first term of participation if we receive your instructions after the production of the termly fee invoice).

The cost per pupil per term is 0.63% of your net termly tuition fee (i.e. excluding extras).

If you wish to participate in the Scheme please COMPLETE AND RETURN THE CONSENT SLIP BELOW and return it to the Bursary

- by post to The Bursary, 5 College Green, Worcester, WR1 2LL
- by email to fees@ksw.org.uk

Confirmation of Participation (Please note that this should be signed by the main fee payer):

I confirm that I wish to participate in the above scheme for the child (children) named below

Name(s) of Pupil(s)

.....

Signature of Main Fee Payer

Name (please print) Date



Stackhouse Poland

School or College fees refund scheme



underwritten by

Allianz 

This is a policy overview only and does not contain full terms and conditions of the contract of insurance. Full terms and conditions can be found in the policy documents, a copy of which is available on request.

Introduction

Education is vital to a student's future, ensuring that they are provided with every opportunity to reach their full potential in life. However, if a student is unable to attend school/college, that does not lessen the cost of running the establishment.

Thankfully, through the insurance scheme outlined in this leaflet, the school/college can refund fees to you if your child is unable to attend classes due to accident, sickness or quarantine.

In order to provide this protection, your school/college has appointed Stackhouse Poland who have accessed top quality school/college fees insurance with Allianz Insurance plc, one of the UK's largest insurers, at extremely competitive costs.

Who is covered?

Fee refund protection is available to every student, the cost of this benefit can be included within your annual or termly fees invoice.

The costs shown on your fees invoice are not an insurance premium, and you are not entitled to claim directly under the school's/college's insurance policy.

There is no administration on your part – this will be dealt with by your educational establishment and Stackhouse Poland Ltd. Your participation in this scheme amends your existing contract for education services by entitling you to a refund of school/college fees in the circumstances outlined in this leaflet.

Should you wish to arrange the protection provided by this insurance, please contact the school/college who will explain what you need to do.

Scope of Cover

The policy starts from the first day of term, and cover includes weekends and half-term breaks too.

Fee refunds are made for:

- absence from school/college in term time for a period of at least 5 days for day students or 8 days for boarders due to:

- illness;
- accident;
- contact with infection;
- school/college closure by health authorities through an epidemic amongst the students;
- illness treated at school where the absence from classes is for a continuous period of at least 8 days;
- accidental death of a student (provided the school makes due effort to fill the student's place) for up to 3 terms fees;
- accidental death of the fee payer for up to 3 terms' fees (the school/college must be notified of a claim within 2 months of the fee payer's death).

Certification from a registered medical practitioner is required for any absence of 15 days or over.

There are very few exclusions and conditions (see on next page) and all students are eligible for inclusion in the scheme.

Basis of refunds

Refunds are based on the amount of time absent in term-time only, and are calculated proportionally to the amount of time away from school/college classes. To calculate the amount of refund due for each day of absence, simply divide the terms fee by the number of days in the term. For illness treated at school, the refund will be based on three quarters of the terms fee.

The maximum refund for any student is 3 terms fees calculated from the first day of absence.

To apply for a refund for:

- absence from school/college
 - ask the school/college for a fee refund form
 - for absences over 14 continuous days, ask the student's doctor to complete the relevant section
 - return the fee refund form to the school/college
 - ensure your fee refund form is received by the school/college within 10 days of the end of the appropriate term
- illness treated at school:
 - refunds will be dealt with automatically by the school – you need take no actionould be read in conjunction with the Schedule.

Law applicable to the contract

Unless agreed otherwise:

- a) the language of the policy and all communications relating to it will be English; and
- b) all aspects of the policy including negotiation and performance are subject to English law and the decisions of English courts.

Cancellation

The school may cancel this scheme at any time by giving 30 days written notice to you at your last known address. You may discontinue your participation at any anniversary if you are joining this scheme by giving advance written notice to the school.

Exclusions

A copy of the full policy wording, detailing all exclusions and conditions, is available upon request to your school/college or Stackhouse Poland Ltd. However, key exclusions include:

- Alcohol and drugs
- War between any of the major powers or within Europe on behalf of the United Nations
- AIDS and HIV
- Pregnancy or childbirth
- Nuclear, chemical or biological terrorist action (other forms of terrorist activity are covered)
- Suicide or intentional self harm
- Fear of infection at the school/college
- Congenital abnormality
- Physical or mental conditions existing prior to the student's first inclusion in this insurance scheme.

Complaints procedure

If you have a complaint about anything other than the sale of the policy please contact our Customer Satisfaction Manager at:

Customer Satisfaction Manager
Allianz Insurance plc
57 Ladymead
Guildford, Surrey
GU1 1DB.

Alternatively phone: 01483 552438

Email: accasm@allianz.co.uk

If we are unable to resolve the problem we will provide you with information about the Financial Ombudsman Service which offers a free, independent complaint resolution service.

The Financial Ombudsman Service
Exchange Tower
London
E14 9SR

Website: www.financial-ombudsman.org.uk

Telephone: 0800 023 4567 or 0300 123 9123

Email: complaint.info@financial-ombudsman.org.uk

The European Commission has an online dispute resolution service for consumers who have a complaint about a product or service bought online. If you choose to submit your complaint this way it will be forwarded to the Financial Ombudsman Service.

Visit <https://ec.europa.eu/odr> to access the Online Dispute Resolution Service. Please quote our e-mail address: accasm@allianz.co.uk

Alternatively, you can contact the Financial Ombudsman Service directly.

Full details of our complaints procedure will be found in the policy documentation.

The Financial Services Compensation Scheme (FSCS)

Allianz Insurance plc contributes to the Financial Services Compensation Scheme (FSCS).

The Insured may be entitled to compensation from the FSCS if the Insurer is unable to meet its liabilities. Further information about compensation scheme arrangements is available at www.fscs.org.uk, by emailing enquiries@fscs.org.uk or by phoning the FSCS on 0800 678 1100 or 0207 741 4100.

Data Protection

Allianz Insurance plc together with other companies within the Allianz SE group of companies ("Allianz Group") may use the personal and business details you have provided or which are supplied by third parties including any details of directors, officers, partners and employees (whose consent you must obtain) to:

- provide you with a quotation, deal with the associated administration of your policy and to handle claims;

- search credit reference, credit scoring and fraud agencies who may keep a record of the search;
- share with other insurance organisations to help offset risks, administer your policy, for statistical analysis, and to handle claims and prevent fraud;
- support the development of our business by including your details in customer surveys, for market research and business reviews which may be carried out by third parties acting on our behalf.

Allianz Group may need to collect and process data relating to individuals who may benefit from the policy ("Insured Persons"), which under the Data Protection Act is defined as sensitive (such as medical history of Insured Persons) for the purpose of evaluating the risk and/or administering claims which may occur. You must ensure that you have explicit verbal or written consent from the Insured Persons to such information being processed by Allianz Group and that this fact is made known to the Insured Persons.

Telephone calls may be recorded for our mutual protection, training and monitoring purposes.

Under the Data Protection Act 1998 individuals are entitled to request a copy of all the personal information Allianz Insurance plc holds about them. Please contact the Customer Satisfaction Manager, Allianz Insurance plc, 57 Ladymead, Guildford, Surrey, GU1 1DB.

Personal details may be transferred to countries outside the EEA. They will at all times be held securely and handled with the utmost care in accordance with all principles of English law.

By applying for and/or entering into this insurance policy you will be deemed to specifically consent to the use of your data and your insurance policy data in this way and for these purposes and that your directors, officers, partners, and employees have consented to our using their details in this way.

This insurance is arranged by: Stackhouse Poland Ltd. Registered in England number 1163431.
Registered office: Blenheim House, 1-2 Bridge Street, Guildford, Surrey GU1 4RY. Tel Number: 01483 407440.
www.stackhouse.co.uk. Stackhouse Poland Ltd is authorised & regulated by the Financial Conduct Authority. Our firm's reference number is 309340. SP017/18

www.allianz.co.uk

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