



WARWICK INDEPENDENT SCHOOLS FOUNDATION

PUPIL SCHEMES AND INSURANCES INFORMATION SHEET 2020/21

The schemes detailed below are available to you via the Foundation on the basis of terms set by the insurers/ scheme providers. We would be grateful if you would:

- Check your bill which will reflect your preferences through itemised charges.** If all is as you wish, you do not need to do anything and arrangements will carry forward year on year unless you make a change. You will receive an annual reminder.
- If you wish to change your subscription preferences,** please confirm in writing to the fees office (contact details below). If you are subscribing to a scheme for the first time, it is important we receive written confirmation that reflects your understanding of the charges that apply and the completed form from the relevant brochure. A pro forma sign-up form and copies of all brochures are available on the parent portal. Without this information, you cannot be enrolled. We will confirm when new participation has been set up.
- Make sure you have read carefully the current terms and conditions leaflets,** which are available on the School web sites/parent portals or can be sent to you on request by the fees office.
- Please consider taking out Disruption to Income cover** in case the fee payer's income is disrupted, for example, through redundancy or long-term illness. The Foundation's insurers do not provide such a scheme, but you can make your own arrangements through other providers and we would strongly advise parents to do so.

Scheme	Subscription	Fees
Fees Refund Scheme – The Foundation does not refund fees for days when a pupil is absent for any reason including ill health. If your child is absent, no discount will be applied to your bill. However, a scheme is available via our insurance broker which provides fee refunds in the event of the pupil having five or more days' illness (usually consecutive). Please note, in light of the Covid-19 crisis, this excludes absences as a direct result of pandemics and epidemics. We would also advise that in cases of highly serious health issues, the Foundation may consider assistance regardless of whether a parent has this insurance.	Opt in to subscribe and complete and return the form on page 2 of the leaflet. NB – this is not available for Nursery children.	1.37% of the termly fee (day pupils) or 1.05% (boarders) added to your termly bill (ie the basic termly fee you pay before any extras)
Pupils' Healthcare Scheme – Private medical cover is provided with AXA PPP Healthcare. For more information visit www.axapphealthcare.co.uk/pupilshealthscheme .	Opt in and complete online Application and Consent Form (link available via School website).	£112.00* per term added to your termly bill
Pupils' Personal Effects Insurance – The Foundation's general insurances includes only a limited form of cover with claim value limit of £250 subject to the claimant having no other relevant insurance in place. Therefore, this scheme is provided offering cover to the value of £7,500. Warwick School Boarders may particularly want to consider this. You may wish to talk to your home insurance provider before deciding whether you wish to take out this cover.	Opt in and return the form in the brochure to subscribe.	£12.60* per term added to your termly bill
£1m Pupil Personal Accident including Dental Insurance – This provides one-off payments in case of significant injuries which result in permanent disability or death and payments if dental treatment or hospital stays are required following an accident.	Automatically included Our insurers will only offer this on an 'all in' basis and therefore all pupils are covered.	n/a – covered by the Foundation's annual insurance premiums

*Fees include Insurance Premium Tax at 12%

**Please note, cover is only finalised when the premium is paid with the school fees.
Late payment of fees may mean you are not covered from the start of term.**

Fees Office Direct Tel No: 01926 735414
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Chair of Governors: D B Stevens BA (Hons)
Foundation Secretary and Clerk to the Governors: S T Jones, FCMA

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