

## INSURANCE AND REFUND SCHEMES 2023/24

### A. Optional insurances / refund schemes administered through the School and operated by our broker Marsh Limited (Education Practice)

The School provides three optional refund / insurance schemes which may be taken up by parents on pupil enrolment or by subsequent notification to the Finance Team (email: [fees@johnlyon.org](mailto:fees@johnlyon.org)).

1. **School Fees Refund Scheme (including certain Accidental Death Cover of the fee-payer)** – provides a refund of fees if the pupil is absent from School by reason of accident, sickness or quarantine for a continuous period of at least 5 days, including weekends.  
**Term Premium = 0.82 % of term fees**
2. **AXA PPP Healthcare – Pupils' Healthcare Scheme** – medical cover for hospital, specialist treatment and consultants' fees.  
**Term Premium = £126.00\***
3. **Pupils' Personal Effects Insurance** – personal effects insurance to cover a pupil's possessions during term time. The total sum insured is £5,000 with a limit of £2,000 on a single item. Pedal cycles are covered up to a limit of £350.  
**Term Premium = £7.73\***

\* The amounts stated include Insurance Premium Tax as appropriate.

Should you have any queries on the cover provided please contact the School's insurance provider - Marsh Limited (Education Practice) on 01444 313174.

### B. School Fees Insurance administered / operated by SFS Group Limited (SFS)

Additionally, the School is pleased to provide a link to the School Fees Insurance scheme operated by SFS which may be taken up by parents directly with SFS.

**School Fees Insurance** – The scheme provides fee protection in the event of a parent dying or suffering a critical or terminal illness. The scheme will pay a pre-selected amount directly to the School each term, ensuring your child can continue his education at the John Lyon School.

To find out more or purchase online, please visit the SFS Group Website ([www.sfs-group.co.uk](http://www.sfs-group.co.uk)) or call on 01306 746300.

**Mrs Tania Dovey**  
*Director of Finance*