

INSURANCE AND REFUND SCHEMES 2024/25

The School provides one mandatory and several optional insurance / refund schemes to assist you with your child's education, as described below. If you would like to participate in one or more of the optional schemes, please click on this link: [Insurance/ Refund Scheme Option Form](#) to complete and submit by **Monday 1 July 2024**.

Leaflets and information for the various insurances and refund schemes are available on our website.

A. Mandatory insurance for all pupils

The School provides, as a standard provision to all pupils, Personal Accident Insurance (including Dental Cover). The current charge for 2023/24 is £6.20* per term.

The cover provided applies on a worldwide basis, 24 hours a day in and out of School, and during holiday periods if the pupil is returning to the School. There are no restrictions regarding sporting or leisure activities. Dental insurance applies in the case of accident and emergencies.

B. Optional insurances / refund schemes

B1. 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 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.

The current term Premium = 0.82 % of term fees

2. **AXA PPP Healthcare – Pupils' Healthcare Scheme** – medical cover for hospital, specialist treatment and consultants' fees.

The current term premium = £126.00* This premium will be updated within the next month.

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.

The current term premium = £8.31*

* 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.

B2. 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 passing away 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 their education at John Lyon School.

To find out more or purchase online, please visit the SFS Group Website www.sfs-group.co.uk or call on 01306 746300.

If you would like to participate in one or more of the optional schemes, please click on this link: [Insurance/ Refund Scheme Option Form](#) to complete and submit by **Monday 1 July 2024**.

Further information regarding each insurance can be found here:

[Fees Refund Scheme](#)

[Pupil Notice – Pupils Personal Effects](#)

[Ecclesiastical – Pupils Personal Effects Insurance](#)

[Marsh - Pupils Personal Effects Insurance](#)