

INSURANCE AND REFUND SCHEMES 2025/26

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 30 June 2025**.

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 2025/26 is £6.00* per term.

The insurance provides cover in the event of death or serious injury following an accident and a range of other covers including disfigurement scarring, dental injuries and emergency dental treatment costs following an accident. The cover 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.

[Personal Accident Insurance Q&A](#)

[Personal Accident Insurance Product Information Document](#)

[Personal Accident Pupil Notice](#)

Optional insurances / refund schemes

BI. 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

[Fees Refund Scheme](#)

[Fees Refund Scheme Information](#)

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

The current term premium = £150.00* This premium will be updated within the next month.

[Pupils Healthcare Scheme information](#)

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*

[Pupils Personal Effects Insurance Product Information Ecclesiastical Insurance](#)

[Pupils Personal Effects Insurance Policy Information](#)

[Pupils personal Effects Insurance Q&A](#)

[Pupils Personal Effects Pupil Notice](#)

* 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 30 June 2025**.

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](#)