



May 2019

Dear Parents/Guardians

## Re: Explanation of New Hall School Insurances and Optional Schemes

All staff at New Hall School have a duty of care to look after students to the best of their ability. It is important to stress that New Hall School is a caring environment and a high priority is placed on the safety and welfare of your child whilst at school. However, accidents do happen and possessions can be damaged or lost. Unless negligent or guilty of some other wrongdoing causing injury, loss or damage, the School does not accept responsibility for accidental injury or other loss caused to the Student or the Parents for loss or damage to property. Where the School does accept liability, then the School has public liability insurance to cover the event.

The School does provides additional insurance cover included within the school fees:

All students are automatically insured for **personal accident and dental accident** through a group scheme arranged with Marsh Brokers Limited. This insurance provides cover for injury arising from an accident happening to an insured child that results in permanent physical damage or disability. This provides a lump sum payment that is calculated with reference to a specific table of benefits. Insurance cover applies both in and out of school, 24 hours a day, and normally covers the holiday period at the end of each term. Cover is also included for dental injury and emergency dental treatment up to certain limits.

The School provides **travel insurance** for all school trips. This is specific insurance (similar to holiday insurance) which is taken out by the school to cover accidents, losses and misfortunes (medical costs, loss of baggage etc.) to students and staff whilst off the school site on an officially organised school trip in the UK or abroad.

### Optional Insurance Schemes

The School offers a number of optional insurance schemes and a brief summary of each is provided below. Parents who would like to take advantage of these schemes are asked to notify the Finance Department by completion of the enclosed Finance Administration Form. Further details and application forms will be provided.

#### Students' Personal Effects Insurance

The School does not accept responsibility for students' personal property brought in to school. The School offers optional insurance for students' personal effects through a group scheme arranged with Marsh Brokers Limited. This provides cover for loss or damage to personal effects, up to a maximum sum insured of £5,000. There is a £25

excess on each claim. A higher excess applies for laptops, jewellery and bicycles. It is important to realise that this policy does not cover mobile phones or cash. Cash must not be left in students' rooms and must always be handed to the Finance Department or Housemistress/master for temporary safekeeping, until it is banked. The policy provides cover for students' personal effects during term time and while on official school trips. Cover is also provided for boarders' property left on school premises during the holidays, provided this is stored in a locked room with the permission of the Housemistress/master. The cost of Personal Effects Insurance is £8.57 per term.

#### **Schools Scheme Medical Insurance**

Private medical insurance is available to both overseas and UK students through the AXA PPP Healthcare Scheme. Where boarding students are already covered under another private medical insurance scheme, parents are asked to provide details to the Health Centre. However, it is easier for the Health Centre to arrange for access to non-emergency hospital treatment if students are insured through the AXA PPP Healthcare Scheme. The cost of Medical Insurance is £99 per term.

#### **Medical treatment for boarders**

All full boarders will be registered with the school doctor. A charge will be made for an initial medical assessment by the school doctor. Boarders from overseas are regarded as UK residents and therefore are entitled to medical treatment from the National Health Service.

#### **School Fees Refund Scheme**

If a student is absent from school due to illness or accident the School does not refund fees. However, parents may join the School Fees Refund Scheme, which provides for the refund of fees in the case of absence from school due to the student's illness or accident for a continuous period of at least 4 days for boarding students and at least 5 days for all other students. The scheme also provides for the payment of school fees for up to five terms in the event of an accident that results in death of the fee-paying parent. The School Fees Refund Scheme termly charge is based on 1.31% of fees.

**The schemes offered are provided by external insurers and so the schemes and rates may change from time to time. Parents and guardians will be notified ahead of any changes. Current details for all schemes are available on Firefly. Please note, where scheme details cross refer to school policies, these can be found on the School's website.**

Yours sincerely



Mrs Debbie Came  
**HEAD OF FINANCE**