

# INSURANCE

Please note that **the School does not - and cannot - insure any property or liabilities other than its own.**

There are a number of insurance schemes specially tailored for schools that you may wish to consider. The premiums are collected by the School and forwarded collectively to the insurers but the arrangement is between the parent/pupil and the insurers.

**Please contact the Bursar's PA ([bursarpa@shrewsbury.org.uk](mailto:bursarpa@shrewsbury.org.uk)) if you would like an application form and details about any of the insurance schemes.**

## 1. Personal Accident Insurance

All pupils are automatically insured under the Pupils' Personal Accident Insurance provided by Marsh Brokers Ltd Education Practice - the cost is included in the school fees. A leaflet giving details of the scheme and the scale of benefits is available on request.

## 2. Pupil Absence Insurance Scheme

This scheme refunds a proportion of the school fees to parents if a child is absent from school due to accident or illness, for absences of eight days or more. The cost is currently 0.55% of fees. Premiums are collected via the school bill.

## 3. Medical Insurance

Marsh offers an AXA PPP Healthcare Scheme (though your child may already be covered by your family medical insurance). The premium is currently £99 per term and is collected via the school bill. *Please note that for cover to start from the beginning of the Michaelmas term, we shall need your completed form by the end of July 2020.*

## 4. Pupils' Personal Effects Insurance

The School does not accept liability for loss or damage to pupils' private property. Parents are advised to make reasonable provision for the insurance of a child's belongings whilst he/she is at school. We would strongly advise you to ensure that all such articles are included in your household policy "all risks" section. We do not encourage pupils unnecessarily to bring expensive possessions to School.

Marsh offers a Pupils' Personal Effects Insurance Policy. The policy will cover possessions to a maximum of £5,000 (with a single item limit of £2,000, and a pedal cycle limit of £350). The premium is currently £8.57 per term. A £25 excess applies to all claims. Mobile phones (& some other items) are excluded.

## GENERAL SECURITY MEASURES

Unfortunately, despite high standards of security, the School does on occasion suffer from intrusions and theft. Parents are asked to stress to their children the importance of taking sensible security precautions such as not leaving valuables in sight, closing all windows and doors when leaving the boarding houses, vehicles etc, as any theft without forced entry may not be covered by an insurance policy. The School strongly recommends that all computer hardware is visibly and indelibly marked.

