

GUIDANCE NOTE – COVID-19

Fees Refund Scheme

INTRODUCTION

The Government has recently issued guidance on the COVID-19 outbreak that, as of 23rd March 2020 that schools should close but to remain open for children of critical workers and vulnerable children where they can.

As you are aware, the School has an insurance policy which allows us to reclaim moneys refunded to parents under the contract alteration. We have asked our Insurers for guidance on the cover of that Schools policy and they have provided the following guidance.

OVERVIEW OF THE SCHEME AND HOW IT WORKS

The Scheme has two main “Covers” which may be relevant in these circumstances:

Cover 1 – Absence which addresses the position where a pupil is unable to attend lessons due to accident and/or illness;
and

Cover 2 – Closure due to an Outbreak of Infectious Disease which addresses the situation where a School must of necessity close as a result of an outbreak of an infectious disease amongst Pupils and/or Staff.

Cover 1 will only apply where a pupil is unable to attend school because he or she is suffering from an infectious disease or some other illness or injury. It does not cover the situation where a pupil has been sent home and is remote learning as a result of a school closure.

Cover 2 will only apply if there is an outbreak of an infectious disease (such as COVID-19) amongst pupils and/or staff. The effect of the outbreak of the infectious disease is to make it impossible to continue with School work. A seven day excess period applies under this cover.

Under covers 1 and 2 the Scheme does not provide any cover for circumstances where a Pupil or Pupils is or are removed or kept away from School due to the fear of infection at the School i.e. where there is in fact no actual outbreak of an infectious disease.

There are terms and conditions within the policy the School needs to comply with in order for us to be able to refund fees.

FREQUENTLY ASKED QUESTIONS AND ANSWERS

Q. If the School feels it is prudent to close, or send pupils home, because of the fear of, or in anticipation of, an outbreak of COVID-19, will there be cover under the Scheme for a refund?

A. No. The Cover only applies where there is an actual outbreak of COVID-19 amongst pupils and/or staff and that outbreak leads directly to a Closure.

Q. If the School is required to close by a Public Authority such as Public Health England – even if it has no pupils or staff who are infected with COVID-19 – is there cover under the Scheme?

A. There would be no cover under the Scheme in those circumstances. Cover is limited to closure caused by an actual outbreak of an infectious disease amongst pupils and/or staff.

Q. If my child was absent from School having contracted the virus before School closed, is this covered?

A. Yes, cover applies under the Absence Cover if the pupil fell ill prior to the School closure and was absent for the required franchise period. A doctor's certificate will be required for absence of 14 days or over.

Q. Before School closure, my child followed recommendation to self-isolate, but showed no symptoms, can I claim.

A. No, even if the isolation was a recommendation as the pupil was not absent for illness then the policy does not cover this as it comes under fear of infection.

Q. The School is providing online tuition during closure by government order, is cover for absence still available?

A. The Insurers have confirmed it will not cover for any online tuition where a pupil at home is off sick as absence cover only relates to an absence from the school.

Q. I am a key worker and pay a charge to the School to cover fees, is my child covered for absence whilst attending School?

A. Yes, but only if your child is attending their own School.

Q. If my child was absent from school prior to its closure because they were unable to get back to the school due to travel restrictions, is this covered?

A. No as the absence is not due to illness or injury of the pupil and the policy does not cover travel disruption.

Q. Can my child join for the Summer Term?

A. Each parent needs to make the decision based on the leaflet and information provided by the School.

Q. What cover will still be available for Summer Term:

A. Pupils at home and paying the charge, cover is limited to Accidental Death of a Fee Payer whilst the School remains closed. Once pupils return to School covers 1 and 2 will be available.

Q. I would like to speak directly to the insurers or the administrators of the Scheme.

A. The insurance policy is a contract between the School and insurers, the administrator has no means of validating which parent is eligible for a refund of fees and therefore unable to discuss details of the scheme.