

Dear Parent / Guardian,

November 2009

SCHOOL FEE REMISSION COVER - 2010

We have been successful in renewing the above insurance facilities, on behalf of (St Cyprian's School) which, as you are aware, indemnifies the parents/guardians against wastage of school fees due to the inability of pupils to attend classes.

Should your child be unable to attend school due to illness, accident or the closure of the school through an epidemic amongst pupils, (agreed between the Department of Health and a Medical Practitioner nominated by the insurer) you will be refunded a portion of the annual school fee, based on the length of absence from school.

SOME IMPORTANT POINTS:

1. Absence must be in excess of at least 5 school days following an accident and 10 school days in respect of illness. Absences within this period are **not insured**.
2. The cover applies to absences during school terms only (no cover during school holidays).
3. Remission of fees where pupils are unable to return to school due to illness or accident during the holidays is covered. (Subject to point 1 above)
4. Remission (for boarder pupils) where the student is removed for purposes of special treatment which cannot be given in the school sick room or sanatorium is also covered. (Subject to point 1 above)
5. The cause and necessary duration on medical grounds of any absence from school for which indemnity is claimed must be certified by a fully qualified medical practitioner on the appropriate form supplied by insurers.
6. Pupils insured must be between the ages of 3 and 21 years whilst enrolled at school.
7. Claims must be notified to insurers **within 90 days of the initial incident**. Late notification may result in the claim not being paid.
8. **Claims Contact No: 086 111 2348**
9. **Definitions** of excess, epidemic, infectious disease, illness, insured person, loss, pupil, school fees, can be viewed under the master policy wording
10. Subject to the Terms, Conditions and exceptions of the master Policy Wording, a copy of which is held at the school.

This cover is available on a voluntary basis. Should you be interested in this cover, kindly complete the enclosed application form and return to the school.

The premium is calculated as follows: 1.35% on the TOTAL ANNUAL SCHOOL FEES

EXCLUSIONS APPLICABLE TO SCHOOL FEE REMISSION COVER

1.1 No indemnity will be granted if an individual pupil is kept from school owing to fear of infection or directly or indirectly attributable to HIV, any HIV related illness and AIDS including derivatives or variations thereof or due to a congenital abnormality or as a result of inoculation or similar preventative treatment unless this is required by the school authorities due to an epidemic in the vicinity of the school or the pupil's residence. (Should the HIV virus have been contracted through no fault of the insured, then cover will be in force)

1.2 In addition, remission of fees due to pre-existing defects, disorders, conditions or malformations are excluded, it being understood that at the commencement of cover (or any subsequent renewal of cover) insured pupils will be mentally and physically fit and of normal standard of health and physique for his/her age and not having been subject to periodic attacks of illness or having been in contact with contagious or infectious disease.

For more complete detail, the policy itself should be referred to and this is available at the school or, from Glenrand MIB, upon request. For further information contact, the school or failing this, your Glenrandmib representative, (enter your name) on (enter your telephone no)

We trust that you will be in agreement that the cover negotiated is of immense value and wish to remind you that the school cannot be held responsible for any financial losses in respect of school fee remissions should you not avail yourselves of this insurance cover.

Yours sincerely,

Glenrandmib