

# Greater protection for your school, your pupils and your fee-payers



With more than 60 years' experience in safeguarding the education community and over 100 school partners, we understand the difficulties independent schools are facing.

**HOWDEN**

## Enhanced school cover – no increase to premiums

### Independent schools are under pressure:

- The cost of living, plus VAT, is squeezing fee payers and schools alike
- The wider economy remains challenging – redundancy has doubled in the last three years (Office for National Statistics)
- Fee payers are actively seeking more value than ever when placing, or keeping, their child in their chosen school.

But financial concerns are only part of the picture. From the safety of your pupils to the state of your facilities and the wellbeing of your staff, you face a range of daily challenges. The support you receive from your insurance provider is vital.

That's why we've introduced a range of enhancements to our cover, so you can provide even better levels of protection for your pupils, your school, and your people – at the same premiums.

# Upgrading your protection, not your premium

We now offer the following cover enhancements as standard – adding greater value while making sure you won't pay extra.

## Enhanced Fee Absence cover

- Cover included for fee payers in the event of redundancy
- Cover for school fees in the event of a sudden withdrawal or expulsion
- Full indemnity for absence when a pupil is off sick via a Franchise Clause
- Up to £800 included for pupil mental health assistance and counselling

## Improved Personal Accident cover

- Fractures cover now extended to include dislocations where cover is already in place
- Prosthesis support now covered up to £30,000
- Cosmetic reconstructive treatment up to £12,500
- Pupils benefit from physiotherapy cover up to £2,000
- 24/7 cover for ultimate peace of mind

## Updated Personal Possessions cover

- £25 minimum claim limit with no excess, ensuring full reimbursement for fee payers
- Higher insurance limits for valuable items including pedal cycles and jewellery.

## In total there are 22 new additional benefits to our Personal Accident cover

Where in use, all pupils' insurances are delivered via Howden's Parent Portal, giving parents the ability to check and update their child's insurance at a time to suit them and providing parents with 24/7 professional counselling support any time of the day or night, 365 days a year.

## Learn more

Talk to us today to learn how we can better protect your pupils, your school, and your people.

T: 0333 234 1198

E: [schools@howdeninsurance.co.uk](mailto:schools@howdeninsurance.co.uk)

[www.howdenbroking.com/independent-schools](http://www.howdenbroking.com/independent-schools)

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