

MTS INSURANCE COVER

The following is a brief summary of the insurance cover for both staff and pupils. If you require further information please speak with the Bursar's Secretary.

STAFF

- Personal Accident Insurance

The Personal Accident policy (incorporating dental) held by the school does provide cover in the event of death or serious injury following an accident and a range of other covers including disfigurement scarring, dental injuries and emergency dental treatment costs following an accident, subject to the benefit limits which apply to the level of cover held by the school. Employees are covered 24 hours a day on a worldwide basis. There is no exclusion for sporting activities

- Public Liability

All members of staff and voluntary helpers, who are engaged in activities for the benefit of the School, are insured to cover their legal liability to pay damages arising out of claims for negligence brought by Third Parties (including visitors and pupils) in respect of death, bodily injury or damage to property. This cover applies anywhere in the world in respect of School journeys.

- Motor Insurance

If staff are required to use their own cars on the School's business they are covered by the School's comprehensive policy which also includes legal liability for injury to other persons (including passengers) or damage to their property. Windscreen cover is also included. You will need to have a full, clean driving licence and your car will need to have an up to date MOT certificate if applicable.

- Travel Insurance

The majority of School journeys are covered including normal sporting activities. Cover for emergencies abroad includes access to a 24-hour English speaking Emergency Helpline. Details of this helpline and a summary of the travel cover are available from the Bursar's Office and should be obtained by staff in charge before departure. Please note that claim forms and invoices, plus medical evidence for cancellation or medical expenses claims should be sent to the Bursar's office immediately on your return. Any loss or damage must be reported to the relevant authorities (transit authorities or Police) within 24 hours of the occurrence.

All activities on Educational Visits should comply with the school's insurance policy. The group Leader should check with the Bursars Department to check that all activities are insured.

PUPILS

- Personal Accident Insurance (Incorporating Dental)

The Personal Accident policy (incorporating dental) held by the school does provide cover in the event of death or serious injury following an accident and a range of other covers, including; disfigurement scarring, dental injuries and emergency dental treatment costs following an accident and treatment costs for oral cancer, subject to the benefit limits which apply to the level

of cover held by the school. Pupils are covered 24 hours a day on a worldwide basis. There is no exclusion for sporting activities.

- Work Experience

Pupils going off the School premises and becoming involved in work experience schemes are covered by the Personal Accident Insurance, provided the Scheme is organised by or for the School. Similarly, the School's Public Liability Policy will protect pupils against any actions brought by the employer. Employers' Liability Policies issued within the UK, generally provide for work experience trainees being on their premises. Staff organising work experience for pupils have a right and a duty to ensure that any prospective employer, to whom pupils are being sent, has an up-to-date and adequate Employers' Liability policy in force. Different criteria apply to pupils sent abroad on work experience and all such instances should be referred to the Bursar's office before pupils are allowed on the Schemes.

- School Fees Refund

All pupils entering the School are charged for cover to this Scheme if they opt in to the scheme .

School Fees Refund Scheme provides cover if pupils are absent from School due to illness, or accident, for a continuous period of 5 consecutive full days including weekends and half term breaks) then a refund of fees is paid. Upon notification from the Absence Secretary regarding the absence of any pupil, a claim form is sent to parents automatically from the Bursar's Office. Please note that this scheme does not cover any claim directly or indirectly caused by, contributed to or arising from any new or ongoing pandemic or epidemic of disease.

Bursar
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