

Dear Parents,

### **Insurance Schemes for Pupils**

Ratcliffe College uses Marsh Ltd for two schemes - the Fees Refund Scheme and the Personal Accident Scheme.

#### Personal Accident Scheme

This scheme covers your son/daughter 365 days a year against any permanent injury caused by an accident. Information regarding this scheme is available on the school website. This insurance scheme is all-inclusive, and the premium is included in the school fees.

#### Fees Refund Scheme

Membership of this scheme entitles the fee payer to receive a refund of fees in certain circumstances if your son/daughter is off ill from school. It also provides some cover of fees in the event of accidental death of the fee payer. Information regarding this scheme is available on the school website. The charge for this would appear on your termly bills.

Please decide whether you wish to opt-in or opt-out of this scheme - the complete the slip below and return with your entrance documents.

Yours sincerely

**Chris Bellamy,**

Director of  
Finance and  
Operations.

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#### **Fees Refund Scheme**

I would like my child ..... to be include in the FRS scheme

And agree that the charge will appear on my termly bills.

I do not wish to participate in the FRS scheme.

Parent/Fee Payer:

Signature .....

Parent /Fee Payer:

Signature: .....