

Dear Parent

**School Fees Insurance – A lifeline in the hardest of circumstances.**

I hope that you and your child now feel settled back into the routine of school.

Whilst I do not in any way wish to dampen spirits, I would like to bring a difficult subject to your attention and ask that you **consider the matter in some detail.**

We are aware that, unfortunately, some children lose a parent or are impacted by a parental critical illness during their school years, in fact, sadly a parent with children under 18 dies every 22 minutes in the UK\*.

If such a misfortune should befall one of our families, the school will always try to assist, as we know the importance of continued support in a secure and familiar environment. However, **it is not always possible** to provide enough funding to enable a child to remain with us, especially if the parent has made no provision for their child's school fees.

We therefore **suggest that our parents consider an insurance** that specifically covers school fees in this eventuality. In such circumstances, where a parent has School Fees Insurance, the school would receive a sum of money towards your child's fees each term, until your child reaches the age of eighteen. These sums fall outside your estate and are, therefore, free of tax and probate constraints. Standard cover insures against terminal illness and death and Covid-19 **would be covered.**

The school does not normally recommend specific companies, but in this case we are aware of only one organisation, **SFS Group (part of the Endsleigh Group)**, offering this unique product. We therefore believe that it is in the parents' and school's interest that you should be made aware of the existence of this insurance. For every policy purchased the school will receive a small introducer fee which we will (insert relevant details eg *divert to our Hardship Fund*).

School Fees Insurance, which is administered by SFS Group, has been operating for almost 30 years now and has distributed over £15 million to schools in the last ten years alone, following the death or illness of a parent.

Please take your time to read the enclosed leaflet and, if this insurance is of interest to you, please visit:

[www.sfs-group.co.uk](http://www.sfs-group.co.uk)

If you have any queries or would like to discuss this cover further please call SFS Group on **01306 746300.**

Yours sincerely

Bursar / Head

*\*Source: Child Bereavement UK: Office for National Statistics; National Records of Scotland; Northern Ireland Statistics and Research Agency*