

## ABOUT SFS GROUP

- SFS Group has more than 25 years' experience of working with schools and parents, handling hundreds of claims efficiently and sensitively.
- We have been providing School Fees Insurance to parents with children at independent school since 1991.
- We understand the needs of parents and work with them and the school to make the claims process as straightforward as possible.
- We only work with A-rated insurers and underwriters in order to protect the interests of schools and parents.
- We have a range of innovative products designed specifically for parents and pupils in independent schools including Pupils' Personal Possessions and Fees Refund Insurance.

*"If you are in any doubt about your ability to afford your school fees should the unimaginable happen, then take out this cover."*

Julie Cooper  
one child, Stafford Grammar School

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FOR PARENTS WITH CHILDREN  
AT INDEPENDENT SCHOOLS

# SCHOOL FEES INSURANCE

*"Losing a father is traumatic and life-altering enough, but to lose a child's friends, teachers, routine and educational context would only have significantly added and underpinned their awful loss"*

Julie West  
two children, originally at  
Warwick Prep School

Choosing the right school for your child is probably one of the most important and difficult decisions you'll ever make.

It's likely you'll spend hours looking at all the options, comparing different schools and their merits. You want to find an environment that suits your child's personality, somewhere they can develop and thrive. A school becomes like a second family. You want your child to have the best possible start in life, giving them the ability to unlock their full potential.

It makes sense to protect something so precious.

## PROTECTING THE FUTURE

Life and Critical Illness insurance isn't something that people like to talk about, but once its sorted, you can get on with enjoying your life. But should you die or become critically or terminally ill, School Fees Insurance is designed to pay a sum of money every term directly to the school of your choice. By paying the money directly to a school, the policy avoids issues of probate and taxation as it does not form part of your estate.

It is likely that you will have life insurance in place to cover your mortgage and other debts but as the majority of parents pay for school fees out of taxed earned income, it makes sense to protect them for the future should you die or become critically or terminally ill.

Cover starts from as little as £20 per month. This protection will ensure your child is able to continue with the education you have chosen for them should something happen to you. During emotional trauma, family, friends and school become especially important, providing invaluable support and stability. Failing to protect that could leave your child exposed to enormous upheaval and unnecessary turmoil at the most difficult time in their life.



Unfortunately, 1 in 29 school age children will be bereaved of a parent - that's around one per class. SFS understand how devastating the impact of bereavement is for the whole family and is working with Child Bereavement UK to help our customers and their families to find the right support to rebuild their lives after the death of a parent. Child Bereavement UK supports families and educates professionals when a baby or child of any age dies or is dying, or when a child is facing bereavement.

To find out more about Child Bereavement UK please visit:  
[www.childbereavementuk.org](http://www.childbereavementuk.org)

*"The importance to my daughter of being able to talk about what was happening at home to her friends cannot be overstated. To have had to leave that circle, and the teachers who were aware of the situation, and start again in another school, would have been hugely damaging."*

Paul Barthaud  
two children, Old Palace School and  
Elmhurst School

## WHY BUY SCHOOL FEES INSURANCE?

- Because 1 in 29 school age children will lose a parent and School Fees Insurance will help to pay the future school fees.
- It has become routine to buy insurance for valuables such as mobile phones or laptops, but the cost of replacing them is dwarfed by that of a private education. Shouldn't you protect the things that are most valuable?
- For just a small amount each month, you can protect your child's schooling and ensure they have the best possible education, no matter what the future holds.
- The average cost of putting one child through 14 years of day school is **£286,000\***. Even if you have other insurances in place, would it be enough to pay this? Don't forget that this amount is for just one child.
- Benefits paid by School Fees Insurance are increased every year by RPI plus 2% in order to keep up with rising school fees.

*\*Report from Killik and Co based on a survey of 250 families, 2015*

## KEY FACTS

- As this is a group scheme, no medical underwriting is required.
- If you were to have a critical illness or die, School Fees Insurance will pay the amount you have chosen towards your child's school fees until the end of the school year in which they turn 18.
- Payments are paid directly to the school as the School Fees Insurance policy is set up as a Group Life scheme backed by Unum, one of the UK's leading providers of group life and critical illness cover. Unum protects 1.7 million people in the UK alone.
- As payments go to the school directly, they are not included in your estate so will not be taxed or delayed by probate.
- Premiums for School Fees Insurance are highly competitive when compared with other life and critical illness policies which will also be subject to medical underwriting.

Cover can be swiftly and securely purchased online at [www.sfs-group.co.uk](http://www.sfs-group.co.uk) where you can also view our full terms and conditions.