

A young boy with short brown hair, wearing a blue t-shirt and blue shorts, is sitting on a grassy hill. He is looking out over a vast, green valley with rolling hills, fields, and a line of trees in the distance. The sky is blue with scattered white clouds. In the top right corner, there is a green square with the white text 'SFS'.

**SFS**

# Cover for when they are here but you are not

School fees insurance can be a lifeline in the hardest of circumstances

# Protecting the future

A school can become like a second family, therefore, choosing the right school for your child is probably one of the most important and difficult decisions you'll ever make.

You may 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, thrive and have the ability to unlock their full potential.

## It makes sense to protect something so precious

It is likely that you may have life insurance 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.

Life and critical illness insurance isn't something that people like to talk about, but once it's sorted, you can get on with enjoying your life. 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.

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.

To find out more and get a quote today:

T: **01306 746 300** E: **info@sfs-group.co.uk** W: **sfs-group.co.uk**

**“** *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

# Why buy school fees insurance?

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.

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 they cover these costs? Don't forget that this amount is for just one child.

For just a small amount each month, school fees insurance will help pay future school fees if a child loses a parent. You will be protecting your child's schooling and ensuring they have the best possible education, no matter what the future holds.

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

## Key features

- ✓ Quick to arrange as no medical or lifestyle questions need to be answered
- ✓ Different levels of cover to suit you
- ✓ Automatic fee tracker that increases the claim benefit by inflation (Retail Price Index) plus 2% each year
- ✓ Cover continues right up until your child leaves school at 18
- ✓ Unique tax and probate efficient structure enabling the benefit to be paid directly to the school (This may reduce an inheritance tax liability. However, as always, this will depend on your personal circumstances and you should always take appropriate independent advice)
- ✓ Cover can be taken out at any time, not just at the beginning of the school year

## About SFS Group

SFS Group have been providing school fees insurance since 1991 to parents with children at independent schools. Through this experience, we understand parents' need for efficiency and sensitivity so we work with them and the school to make the claims process as straightforward as possible. We are now delighted to be part of the Endsleigh Group enabling us to enhance our product offering whilst maintaining excellent levels of customer service.

# Child bereavement

Unfortunately, every 22 minutes a parent of a school aged child dies in the UK. 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:

[childbereavementuk.org](http://childbereavementuk.org)

“ *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 to and underpinned their awful loss.*

Julie West, two children originally at Warwick Prep School

