



# Whanganui Collegiate School

## 2025 Summary of Annual Attendance Dues, Boarding Charges, Purchase of Goods and Services

Please note this is an annual fee with the option of paying in three different instalment frequency options – Annual, Termly or Monthly.

		<i>Annual Fee - Payment Frequency Options</i>		
	Description	Annual	Term	Monthly
<b>BOARDING</b>	Attendance Dues	\$2,760	\$690	\$276
	Boarding Charges	\$28,310	\$7,078	\$2,831
	<b>Total Boarding Fees &amp; Attendance Dues</b>	<b>\$31,070</b>	<b>\$7,768</b>	<b>\$3,107</b>
	Insurance Cost for Boarders 1.8%	\$560	\$140	\$56
<b>WHANGANUI BOARDING *</b>	Description	Annual	Term	Monthly
	Attendance Dues	\$2,760	\$690	\$276
	Boarding Charges	\$25,220	\$6,305	\$2,522
	<b>Total Whanganui Boarding Fees &amp; Attendance Dues</b>	<b>\$27,980</b>	<b>\$6,995</b>	<b>\$2,798</b>
	Insurance Cost for Boarders 1.8%	\$504	\$126	\$51

\* Four (4) nights per week Boarding available to students who live within the area.

	Description	Annual	Term	Monthly
<b>DAY STUDENTS (INCLUDING MEALS)</b>	Attendance Dues	\$2,760	\$690	\$276
	<b>Boarding Facilities for Day Students:</b>			
	All meals	\$2,410	\$603	\$241
	Boarding Facilities for Day Students	\$10,840	\$2,710	\$1,084
	<b>Total Boarding Facilities for Day Students &amp; Attendance Dues</b>	<b>\$16,010</b>	<b>\$4,003</b>	<b>\$1,601</b>
	Insurance Cost for Day Students 1.8%	\$289	\$72	\$29
<b>DAY STUDENTS (NO MEALS)</b>	Description	Annual	Term	Monthly
	Attendance Dues	\$2,760	\$690	\$276
	<b>Boarding Facilities for Day Students:</b>			
	Boarding Facilities for Day Students	\$10,840	\$2,710	\$1,084
	<b>Total Boarding Facilities for Day Students &amp; Attendance Dues</b>	<b>\$13,600</b>	<b>\$3,400</b>	<b>\$1,360</b>
Insurance Cost for Day Students 1.8%	\$245	\$61	\$25	

**STATEMENT REGARDING FEES:** It is our intention to increase fees in line with increased costs incurred on an annual basis

# Whanganui Collegiate School

Attendance Dues are compulsory for all students attending Whanganui Collegiate School.

Attendance Dues are held and administered by the Proprietors Board and provide for property and compliance costs for the Integrated land and buildings.

The purchase of Goods and Services is optional, however once agreement to purchase has been made, payment is required.

## Explanation of Purchase of Goods and Services

### **Purchasing Additional Services from the Proprietors – Non-Integrated Facilities for Day Students (NIFfDS), Meals, and Insurance**

WCS is a state-integrated school which has Anglican faith as the special character. "Integrated" means that the government provides for the WCS School Board's operational costs and that all students have access to the School's teaching spaces like the classrooms, playing fields and the Izard Centre during school hours. The proprietors, the Whanganui College Board, look after the School's special character and own all the land and buildings. All students have access to the proprietor's "non-integrated" facilities like the Prince Edward Auditorium and Chapel during school time.

The proprietors also own the boarding Houses, Dining Hall, Gilligan House Memorial Room and other spaces. Access to these areas and after-hours access to the Proprietor's other facilities listed above, is by way of the fees listed.

**Non-integrated Facilities for Day Students:** purchasing NIFfDS gives access to the boarding Houses, boarding staff and after-hours access to all the Proprietor's facilities. Being part of a boarding House allows our students to join together in the House common rooms, which builds support networks and friendships. The House system ensures students are known as individuals and is often the reason many families choose to enrol their child at Whanganui Collegiate School. NIFfDS also provides access to the specialist sports coaches.

Opting into non-integrated facilities for Day Students provides access to 'prep' spaces during the School day, tutor support, pastoral care support from the Health Centre, Housemasters, Residential Masters and Matrons, along with House supervision during timetabled breaks. As an Anglican school, it contributes to our faith and chaplaincy. NIFfDS students participate in all Inter-House sport and cultural competitions, co-curricular activities such as the Inter-House Swimming, Athletics and Cross-Country events, House Music, Tikanga and other School-wide House activities. These services from the Proprietor are all extra to the full learning programme provided by the School's Board and staff.

**All Meals:** Purchasing 'All Meals' gives Day students access to breakfast, lunch and dinner in the Dining Hall.

**Meals Opt Out:** Students are welcome to attend the Dining Hall with their own lunch. Food and drinks are also available for sale from the School Cafeteria.

**Fees Protection Insurance:** The Proprietor underwrites an insurance policy which covers the goods and services agreed to for the remainder of your child's time at Whanganui Collegiate School should the death, terminal illness or total and permanent disability of a parent or caregiver occur. This covers parents and caregivers up to the age of 65 and does not cover pre-existing conditions prior to your child accepting a place at Whanganui Collegiate School. Detailed conditions available upon request.

# Life Cover

## 1 INTRODUCTION

This Life Cover provides **you** with a lump sum payment if an **insured person** dies or is diagnosed with a **terminal illness**.

## 2 BUILT-IN BENEFITS

The following benefits are provided by this Life Cover:

### 2.1 Death Benefit

**We** will pay **you** the **benefit amount** for an **insured person** if he or she dies while he or she has Life Cover under this Policy. Any Total & Permanent Disability Accelerated Cover **we** pay will reduce the **benefit amount**.

### 2.2 Terminal Illness Benefit

**We** will pay the **benefit amount** before an **insured person** dies from when the **insured person** is deemed **terminally ill** while he or she has Life Cover under this Policy.

That **insured person's** cover under this Policy will end when **we** pay this Terminal Illness Benefit.

## 3 CLAIMS

### 3.1 Obligations

Where applicable **you** and the **insured person** (where possible) must comply with the obligations set out in section 12.4 of the Policy Terms and Conditions and below before **we** will assess a claim.

For **terminal illness** claims the **insured person** must:

- (a) Provide a signed report from an appropriate **specialist medical practitioner** confirming the diagnosis, prognosis and supporting medical evidence of the **terminal illness**.
- (b) Undergo one or more medical examinations if we reasonably request them at our expense. This may include blood tests and medical testing.

## 4 EXCLUSIONS

**You** cannot claim under this Life Cover if the **insured person** was diagnosed as being **terminally ill** before they became an **eligible parent**.

## 5 DEFINITIONS

The definition shown below applies to all derivatives of the defined word.

### Terminal illness/terminally ill

An illness where, after considering the current and future treatment the **insured person** would be reasonably expected to receive, he or she is likely to die within 12 months. The **specialist medical practitioner** treating his or her condition must certify the diagnosis and prognosis of the terminal illness. Another **medical practitioner** nominated by **us** must confirm the diagnosis and prognosis.

# Total & Permanent Disability Cover

## 1 INTRODUCTION

This Total & Permanent Disability Cover provides **you** with a lump sum payment if an **insured person** suffers a **total and permanent disability**.

## 2 BUILT-IN BENEFITS

### 2.1 Total & Permanent Disability Benefit

**We** will pay **you** the **benefit amount** for an **insured person** if **we** assess him or her as **totally and permanently disabled** as set out in this section while he or she has Total & Permanent Disability Cover under this Policy. Payment of the Total and Permanent benefit applies from the date medical evidence or assessment indicates the **insured person** is deemed to be **totally and permanently disabled** based on 2.1.1 or 2.1.2. after the **cover start date**.

Total and Permanent **benefit amount** is an advance payment of the **insured person's** Life Cover. This means his or her Life Cover will end when **we** pay a claim for **total and permanent disability**.

If an **insured person** could be assessed as **totally and permanently disabled** at any time before becoming an **insured person**, he or she can only be assessed as **totally and permanently disabled** under this Policy if he or she suffers a new sickness or injury causing a **total and permanent disability** that is unrelated to the earlier **total and permanent disability**.

#### 2.1.1 Assessment based on the medical evidence of functional impairment

For all **insured persons** **total and permanent disability** means **we** are satisfied, after considering all the medical evidence and other relevant evidence, that as a result of sickness or injury the **insured person**:

- (a) has suffered the total and permanent loss of the:
- sight of both eyes, or
  - use of two limbs, or
  - sight of one eye, and the loss of the use of one whole hand or foot

Loss of the sight in an eye must be confirmed by a **specialist medical practitioner** and measured by one of the followings:

- visual acuity of less than 6/60 in the affected eye after correction, or
- a field of vision constricted to 20 degrees of arc or less, or
- a combination of visual defects resulting in the same degree of visual impairment as that occurring in either of the above;

Or

- (b) is totally and permanently unable to perform without the assistance of an adult at least two of the **activities of daily living** for a period of six consecutive months as a result of sickness or injury;

Or

#### 2.1.2 Assessment based on the occupational impairment

For an **insured person** who is aged under 65

- (a) has a least one of the following employment status:

- an employment contract to work for at least 20 hours per week for a period of six months or more, or

- evidence of working for at least 20 hours per week producing income on a self-employed basis during the 12 months immediately before the sickness or injury, or
- evidence of paid work as a contractor of at least 20 hours per week on average during the 12 months immediately before the sickness or injury,

stops working as a result of a sickness or injury and if at that time he or she:

- has been absent from employment through sickness or injury for an uninterrupted period of six months, and
- in **our** reasonable opinion after considering all the medical evidence and other relevant evidence, is so disabled that he or she is totally and permanently unable to perform any occupation for which he or she is suited by education, training or experience.

For an **insured person** who reaches his or her 65th birthday before completing the six months stand down period the following also applies:

The **insured person** must provide employment and medical evidence that:

- they have started his or her stand down period before his or her 65th birthday, and
- they are assessed as **totally and permanently disabled** because of a condition directly related to the sickness or injury that led to him or her being absent from employment, and

otherwise meets all parts of the definition in this section 2.1.2.

## 3 CLAIMS

### 3.1 Obligations

Where applicable **you** and the **insured person** (where possible) must comply with the obligations set out in section 12.3 of the Policy Terms & Conditions and below before **we** will assess a claim.

The **insured person** must:

- (a) Provide a signed report from an appropriate **specialist medical practitioner** confirming the occurrence of the **total and permanent disability** after a continuous period of six months; and
- (b) Provide any occupational evidence **we** reasonably require; and
- (c) Undergo one or more medical examinations or assessments if **we** reasonably request them at our expense. This may include blood tests and medical testing.

If an **insured person** becomes **totally and permanently disabled** while overseas we may require him or her to return to New Zealand at his or her own cost for assessment.

## 4 EXCLUSIONS

**You** cannot claim under this Total & Permanent Disability Cover if what happens to the **insured person** is in connection with the **insured person** deliberately injuring himself or herself, or attempting to do so.

## 5 DEFINITIONS

The definitions shown below apply to all derivatives of the words defined.

## **Activities of daily living**

- (a) Bathing or showering - the ability to wash in the bath or shower (including getting in or out of the bath or shower) or wash satisfactorily by other means.
- (b) Dressing and undressing - the ability to put on, take off, secure and unfasten all necessary garments and as appropriate any braces, artificial limbs or other surgical appliances.
- (c) Eating and drinking – the ability to feed oneself once food and drink have been prepared.
- (d) Using a toilet – the ability to use the toilet with or without aids or otherwise manage bowel and bladder function so as to maintain a satisfactory level of personal hygiene.
- (e) Moving from place to place by walking, wheelchair or with the assistance of a walking aid including mechanical or motorised devices.

The **insured person** will be considered to be able to perform the activity if it can be performed by using equipment or adaptive devices.

## **Total and permanent disability/totally and permanently disabled**

A sickness or injury resulting in the **insured person** meeting the definition as outlined in section 2.1.