

# Insurance & Employee Benefits For International Schools





At Hoxton Wealth, we understand the vital role schools play in shaping communities—and the unique risks they face in doing so. That's why we provide award-winning, cost-effective insurance and employee benefits solutions tailored specifically to the needs of international schools across Asia.

Our specialist teams offer deep expertise in structuring customised insurance portfolios for schools of all types and sizes. As an independent broker, we have access to a wide range of globally recognised providers, enabling us to secure high-quality coverage, negotiate favourable terms, and manage costs effectively.

## What We Offer

Hoxton Wealth is the trusted partner for schools seeking:

1. Insurance protection for a wide range of institutional risks
2. Comprehensive group medical cover for faculty and staff
3. Group life insurance and tailored benefits packages

We are committed to forming long-term partnerships. Our focus is on managing costs over time – not just at inception – so you can keep premiums sustainable year after year while safeguarding your team and reputation.

Our role is to remove the complexity of structuring group benefits and insurance plans—bringing you flexible, portable solutions aligned with your school's requirements.





## Key Risks We Help Schools Address

International schools carry a wide range of responsibilities – and associated exposures. We help mitigate risk with solutions that support your operational resilience and protect your people:

### **Professional Liability for Educators**

Cover for errors, omissions, or safeguarding concerns arising from day-to-day school operations.

### **Student Safety Cover**

Protection against compensation claims following accidental injury on school premises.

### **Employment Practices Liability**

Coverage for claims involving harassment, discrimination, or wrongful dismissal.

### **Child/Student Protection**

Support in cases of unfounded allegations or reputational damage to the institution.

### **Cyber Liability**

Protection against hacking, data breaches, and cyber threats targeting school infrastructure.

### **Staff Medical Needs**

Top-tier medical benefits, including emergency evacuation where necessary, for all teaching and administrative staff.

### **Kidnap & Ransom**

Coverage for abductions occurring on school property, during school trips, or via school transport.

### **Property & Natural Perils**

Protection for school assets against events such as fire, flood, or natural disaster – plus coverage for temporary relocation.

### **Board of Governors Liability**

Director and officer liability protection for your leadership and governance teams.

## What We Offer

### School Group Medical Cover

We compare your requirements to the most competitive international insurance options to find your school the best value group medical plan.

#### The benefits:

- First-class medical care access for staff, including medical evacuation when needed
- Cost control for your leadership team
- Greater peace of mind for teachers and families
- A stronger value proposition for staff recruitment and retention

### School Group Life Insurance

We provide flexible and affordable life insurance cover for your team—protecting them and their dependents in the event of death or disability.

#### The benefits:

- Financial protection for employees' families
- Disability cover for illness or injury (total, permanent, or temporary)
- Support for long- and short-term disability plans
- Option to structure cover based on salary multiples or seniority





## Why Employee Benefits Matter

Well-structured employee benefit programmes can dramatically improve staff satisfaction and institutional performance.

### Schools with robust packages enjoy:

- Higher staff morale and wellbeing
- Improved retention
- Greater teacher commitment
- Lower recruitment/training costs
- Competitive edge in recruitment
- Continuity valued by pupils and parents



## Why Choose Hoxton Wealth?

- Deep knowledge of the education sector
- Operate across multiple Asian jurisdictions
- Solutions tailored to each school's needs
- Access to leading international insurers
- Transparent advice and ongoing support

We work with leading international schools across the region to deliver clarity, confidence, and cost control in managing employee benefits and institutional risk. If you'd like to review your current arrangements or explore a bespoke proposal, we'd be happy to help.



## Who Are Hoxton Wealth?

Founded in 2018, Hoxton Wealth endeavours to provide the highest possible level of service to clients worldwide.

Hoxton Wealth has quickly established itself as one of the fastest-growing independent advisory groups. Since its inception in 2018, with a team of just five people, Hoxton Wealth has grown as a group to include offices in London, Sydney, Austin, Cape Town, New Jersey, Dubai and Larnaca. From these global hubs, we support a rapidly growing client base of mostly expatriates, internationally mobile investors, and those with assets spread across borders.

**Our expert advisers will  
help you achieve your  
financial goals efficiently.**

[hoxtonwealth.com](http://hoxtonwealth.com)



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