

ENGLISH PATH DUBLIN EDUCATION LIMITED  
English Path  
1 Clarinda Park North,  
Dun Laoghaire,  
A96E8NV

**Date:** 19/03/2026

Dear Siân,

**Policy Type:** Enrolled Learner Protection  
**Policy Number:** ECOAG15683

We write in reference to your recent successful application for learner protection insurance under the Arachas Enrolled Learner Protection Programme. We would like to take this opportunity to thank you for choosing to place this business with Arachas and ask you to review the terms and conditions under which this insurance programme will work going forward.

Now that your group policy with Aviva Insurance Ireland DAC has been approved we can confirm that you are able, as per the terms and conditions in this document including the date of commencement agreed, to offer insurance cover to all students who are participating in all delivered courses by your school or college. All courses which are registered on the Interim List of Eligible Programmes (ILEP) or any list, subsequent list or equivalent list recognised for the purpose of students to complete an educational course with your school for the duration of this agreement are approved under the Arachas ELP scheme.

**The following are the requirements under the scheme:**

- Cover under this group policy is provided by Aviva Insurance Ireland DAC. Aviva Insurance Ireland Designated Activity Company, trading as Aviva, is regulated by the Central Bank of Ireland. A private company limited by shares. Registered in Ireland No. 605769. Registered Office: One Park Place, Hatch Street, Dublin 2, Ireland, D02 E651.
- Enrolled learner protection will be mandatory for all students studying in English Path (English Path Dublin Education Limited) on courses which are registered on the Interim List of Eligible Programmes (ILEP) or any subsequent list or equivalent list recognised by the Department of Education and or the Department of Justice or any of their nominated appointees. Fees will be charged according to the rates attached.
- The following is the agreed date for the commencement of offer to students: 19/03/2026 for a duration of 12 months.
- The provider must pass the policy information provided by Arachas to any students who are sent the providers normal sales literature.
- All applications for cover for individual students must be made via email using the Arachas Excel spreadsheet forwarded to the school.
- All payments will be made at the time of application.
- The school will maintain an accurate record of all Enrolled Learner Numbers.

- The School shall permit Arachas or their authorised representatives during business hours to inspect such accounts and records and to take copies thereof at the expense of the school.
- The school shall at their expense provide in each accounting year during the continuance of this agreement all such accounts and records compiled by a qualified accountancy practitioner and supply a full set of such accounts which shall include a balance sheet and profit and loss accounts three months after the close of each accounting year.
- The school shall permit auditors nominated by Arachas at the expense of Arachas to undertake such audits as Arachas may consider on reasonable notice during normal business hours.
- The school shall provide such other information, financial or otherwise, as Arachas may from time to time reasonably request regarding the affairs of the school.
- The school shall provide details of any litigation, arbitration or administrative proceedings in progress pending or, to the knowledge of the school, threatened against it which might have a material adverse effect on the schools' ability to perform its obligations under this agreement
- As part of the Arachas Learner Protection facility Arachas will notify the Department of Justice, QQI, or other relevant body as to the approval or withdrawal of approval in relation to your school.
- The school shall only use the wording and logo approved by Arachas in the promotion and advertising of Enrolled Learner Protection insurance. The wording shall be as follows:
- *'English Path (English Path Dublin Education Limited) has approval to offer students learner protection insurance, Learner Protection insurance is only in place when each student receives their certificate.'* Learner Protection insurance is provided by Arachas and underwritten by Aviva Insurance Ireland DAC. Aviva Insurance Ireland DAC trading as Aviva, is regulated by the Central Bank of Ireland. The provider must reimburse the student within 5 working days on receipt of any return premium from Arachas for a cancellation by such student.
- The provider must not apply an additional fee to the insurance premium issued to the provider by Arachas unless the provider is authorised and regulated to do so.

## Cooling Off

- You have the right to cancel the policy within 14 working days of:
  - (1) the start date of the policy, or
  - (2) the day on which the policy documents are received by the policyholder, whichever is later.
 If you cancel this policy within this cooling off period, you will be charged proportionally for the period for which cover was provided.

## Termination

- Notwithstanding anything to the contrary contained herein, this agreement may be terminated by either party giving (30) days prior notice in writing to that effect, provided no claim has happened during the period of insurance.
- If the school shall fail to observe, perform or comply with all or any of its obligations covenants or restrictions hereunder then Arachas may then or at any time thereafter give the school fourteen (14) days written notice specifying the breach non observance or non-performance complained of. If such breach non-observance or non-performance shall not have been remedied by the school

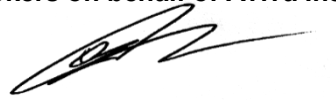
within fourteen (14) days' notice given by Arachas then this agreement may be terminated then or at any time thereafter forthwith by notice in writing to the school. Any individual student policies will remain in force for the duration of those policies.

On completion and signing of this agreement Arachas will issue a password protected Excel spreadsheet. This spreadsheet should be returned to Arachas, please note the spreadsheet will automatically calculate the premium owed based on the details entered. The certificates of insurance will then be issued by email in return to the school and to the individual students.

Please note that failure to adhere to the aforementioned conditions may lead to Arachas withdrawing the Enrolled Learner Protection facility from your school with immediate effect.

**Signed by Arachas Corporate Brokers on behalf of Aviva Insurance Ireland DAC:**

Chris Anako  
Print Name

  
Signature

19/03/2026  
Date

**Signed by the School, by Company Director(s):**

Sian Matos  
Print Name

Sian Matos  
Signature

23/04/2026  
Date



**Chris Anako**  
Head of Education  
Arachas Corporate Brokers

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