



**Over 20 years'
experience**

**has taught us what's
important to schools**

Introducing

**Towergate
Health Assist**

a benefit for all insured staff



Staff Absence Insurance from Towergate

More than just an insurance policy

We have protected hundreds of schools over the past 2 decades, and are delighted this year to announce that we are working with our new A-rated insurer partner Ageas (UK) Ltd. As the longest standing provider of staff absence insurance, we understand the market and your needs.

Tailored cover

Our insurance policy can be tailored to your specific requirements; whether you are looking for insurance as an individual school, academy or part of a Multi-Academy Trust, we can provide the cover you need to protect against absence, as well as a market-leading health and wellbeing service to help reduce overall absence and support your colleagues.

Why consider us?

We provide flexible cover so you can choose the excess period that suits you best. What is more, stress and maternity cover are provided as optional so you only pay for the cover you need.

Furthermore, our policy does not exclude individuals with known chronic conditions. We only exclude medical conditions that have caused 10 or more consecutive working day's absence in the 12 months prior to inception. This exclusion is removed at your first year's renewal.

In summary, our staff absence policy provides²

- Cover for sickness and accident: lump sum benefit
- Jury service, bereavement, suspension, personal accident and medical expenses
- Interest-free payments, helping you to spread the cost of your insurance over a 10 month period
- Your own dedicated claims handler

"We have used Towergate for our supply staff insurance for many years. The level of cover provided meets the needs of our school at a competitive price and importantly, you can actually speak to someone when you need to. The renewal process is quick and easy and claims are hassle free which is something I value in my busy day."

Jane Parish, Amherst School (Academy) Trust

Health and Wellbeing Matters

As the UK's longest standing provider of staff absence insurance, we know how disruptive absence can be on the day-to-day running of your school, as well as the long-term impact on school performance.

We also know from our recent research amongst 1,000 teachers* that almost three quarters believe it is more stressful to be a teacher today than when they first entered the classroom.

This is why we are offering a leading Employee Assistance Programme called Towergate Health Assist to help the schools we protect.

Available for all insured staff, Towergate Health Assist will help you with your 'duty of care' to your colleagues and will help reduce long and short-term absence.

*Research conducted by Censurwide among 1,010 teachers between 26 August and 6 September 2016



Counselling services

We believe we are the only insurance provider in the education sector to offer a superior counselling model comprising of up to 8 sessions per issue, per annum. Staff will have access to counselling delivered by the most convenient method for them; whether that be face-to-face, telephone or online.

These approaches offer a confidential and suitable intervention for the most common challenges in everyone's life – ranging from relationship issues and work stress through to bereavement. The clinicians, who support your staff, are all recognised by the British Association for Counselling & Psychotherapy (BACP).

As part of the enhanced service we include specialist Cognitive Behavioural Therapy (CBT) at no extra cost, which is recommended by NICE (National Institute for Health and Care Excellence) to treat depression, anxiety disorders and stress. We also understand that sometimes staff members are affected by family issues too, so we also offer immediate family members, residing at the same address, access to structured telephone-based therapy.



Medical information services

Access to Nursing and Midwifery Council registered nurses with a minimum 2 years' post qualification experience.

Support on a range of issues including:

- Aches and pains
- Diabetes
- Operations
- Vaccinations
- Back pain

GP Call Back and Medical Advice

Giving access to a medical professional to support staff.



Active Care - day one stress intervention

This unique service provides effective intervention on the very first day of stress related absence. Active Care ensures a far higher degree of pro-activity and engagement with the employee during their absence. The service provides the employee with guidance on where to obtain information and advice from relevant support mechanisms available through Towergate Health Assist.

A qualified Occupational Health Nurse will engage with your staff to gain an understanding of their specific needs. This early intervention achieves very positive outcomes with over 94% of employees returning to work within 14 days of the consultation.

- An Occupational Health Nurse contacts an employee on day one of an absence, following a manager referral
- The nurse runs through any issues with the employee
- The nurse encourages the employee to use the Employee Assistance Programme helplines and helps to develop a Return To Work plan
- The employee is linked to the appropriate areas of the website for additional support



Legal information services

Providing access to legal professionals with both a law degree and having completed a Legal Practice Course (LPC)

Support on a range of issues including:

- Motoring
- Wills
- Family, including dependant care
- Consumer
- Commercial



HR management support

Specifically aimed at helping staff with people responsibilities, to support and manage their team more effectively; with the aim to improve employee performance and engagement. This service provides assistance to managers in dealing with important people issues such as:²

- Absence management
- Communicating change
- Working with mental health
- Difficult conversations
- Work related stress
- Alcohol and drugs
- Workplace conflict
- Work/life balance

A management advisor will work with the manager to help achieve more structured and positive support, coaching them on dealing with emotional issues that they may encounter.



Critical incident advice

As part of the service, we can provide immediate support to employees and managers in the unfortunate event of a critical incident in the school. The initial approach, following the incident, is to provide telephonic psychological first aid and crisis support; then advice is given relevant to the traumatic events and possible reactions staff may experience.



Financial and debt information services

Support on a range of issues including:

- Debt
- Investments
- Pensions
- Managing money
- Negotiating with creditors



Telephone helplines

Access to 24-hour helplines to provide support for a range of issues:

Personal Life

- Buying a new home
- Getting married
- Family friction
- Postnatal depression
- Raising children
- Eldercare
- Bereavement
- Legal problems
- Unplanned pregnancy
- Addiction
- Separation
- Infertility
- Miscarriage
- Abuse
- Anxiety disorder
- Racial discrimination

Work Issues

- Starting a new job
- Returning to work
- Increased responsibility
- Dealing with conflict
- Managing change
- General stress
- Flexible working rights

Managing Finances

- Managing debt
- Controlling credit cards
- Benefit entitlement
- Money management
- Living on reduced income
- Identity theft

Health

- Terminal illness
- Depression
- Drug / alcohol abuse
- Living with long term illness
- Car accident / injury²
- Travel advice

Retirement

- Coming to terms with retiring
- Coping with change
- Early retirement
- Relationships after retiring



Online information and self-help tool

Providing instant and unlimited access to a wealth of information and available online or via a smart phone app, this health portal provides:

- Emotional support videos and factsheets
- Fitness advice and exercise videos
- Online mini health checks
- Medical factsheets
- Personal 4-week programmes and challenges
- E-coaching webinars

The content also signposts to telephonic support.

Benefits to your school

Unlike some health and wellbeing services that offer passive support, Towergate Health Assist actively works to put your staff in control meaning they can focus on the job you need them to do. This exclusive package:

- Increases employee wellbeing
- Enhances your school's reputation to aid recruitment
- Supports duty of care
- Supports absent team members
- Enhances staff retention

Towergate Insurance

We believe we are the only provider of staff absence insurance to offer such a comprehensive health and wellbeing package. To find out how we can help you manage your staff absence and support the wellbeing of your staff, please contact us to find out more.

Towergate is the longest standing provider of staff absence insurance to schools and academies, providing cover for teachers and support staff who are unable to work due to sickness, accident, jury service or disciplinary suspension.

Call us on: **0330 123 5168**

Email: **staffabsence@towergate.co.uk**

Visit: **www.towergateinsurance.co.uk**



Towergate Health Assist is not a regulated product

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