

More than just an insurance policy

As the longest standing staff absence insurance experts, we recognise the impact that absence can have on schools, from day-to-day inconveniences to increasing costs and ultimately, how it can affect performance. It is with this in mind that we are delighted to be able to offer a product with:

- **A-Rated insurer, Ageas UK**
- **Access to a market leading Health and Wellbeing service**
- **An online health and safety e-learning portal for staff**

The following cover is provided either as standard, or as optional additions to your policy:

Sickness & Accident

Chosen Daily Benefit – up to £250

Chosen Excess Period – (1–30 days)

Pregnancy Related Illnesses – treated as per any other absence and no specific exclusion applies

Phased Returns to Work – paid up to the full benefit period

Chronic Conditions – covered

Benefit Period – 190 days with the option of 365 for Support Staff

Insurer – A-Rated UK Based

Stress Related – Option of 0, 30, 60 and 190 days cover

Personal Accident – Lump sum payments up to £10,000, covered as standard

Continuous Cover – Exclusions aren't reapplied at each and every renewal

Other Absences

Medical Expenses – Covered up to 15% of benefit payable

Jury Service – Covered up to 10 days, no excess applies

Bereavement – Covered up to 5 days, no excess applies

Suspension – Covered up to 20 days less excess period

Maternity

Teachers – Benefits of up to £2,500, £3,500 and £4,500 available

Support – Benefits of up to £1,250, £1,500 and £1,750 available

Paternity Leave* – Covered up to 10 days, no excess applies

Adoption Leave* – Covered up to 10 days, no excess applies

Significant Exclusions

Pre-Planned Operations Planned or recommended surgical procedures prior to policy inception will not be covered, unless otherwise agreed

Pre-Existing Conditions Reoccurrences of absences that have caused 10 consecutive days off in the previous 12 months will not be covered in the first year, unless otherwise agreed

Maternity Moratorium No maternity claims can be made where a staff member was already pregnant before cover inception

Stress cover Stress cover carries a mandatory excess of either 10 or 15 days

*Paternity and Adoption leave is only included in the policy if the maternity benefit is selected



Towergate Health Assist Included as standard on all Staff Absence policies

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 – this is why we are offering a leading Employee Assistance Programme, called Towergate Health Assist to help the schools that we protect. Towergate Health Assist will help you with your ‘duty of care’ to your colleagues and will help reduce long and short-term absence.

Towergate Health Assist offers:

- Counselling services
- Medical information services
- Day 1 stress intervention
- Legal information services
- HR management support
- Critical incident advice
- Financial and debt information services
- Online information and self-help tool
- 24 hour helplines to provide support for a variety of issues, including: personal life, work issues, health and retirement.

Benefits of Towergate Health Assist:

- Increases employee wellbeing
- Enhances your school’s reputation to aid recruitment
- Supports duty of care
- Supports absent team members
- Enhances staff retention
- 8 sessions of face to face counselling

Health and Safety E-Learning

Effective health and safety training is a fundamental requirement of the law and good employment practice. Health and safety training is an important part of a company’s management system. When considering training it needs to be in a form that is comprehensible to the person receiving it - consider the different language abilities, educational abilities and learning requirements for those being provided with the training.

As part of our policy, we have teamed up with one of our service providers, Health and Safety Click Ltd to offer Towergate Staff Absence customers an e-learning platform that has 11 modules for your staff to complete. These incorporate a variety of different health and safety obligations, such as First Aid, Risk Assessment, Accident Reporting and Fire Safety.



Frequently Asked Questions

Why do I need Staff Absence Insurance?

If a member of staff is unable to work there can be unexpected Supply Teacher costs, often not budgeted for. Having an insurance policy helps protect you from unplanned expenditures as a result of staff absences.

Can I include my Non-Teaching Staff?

Yes, you can include non-teaching personnel such as administrative staff, caretakers and teaching assistants. You can choose the staff categories you wish to be covered.

How do I make a claim?

When the specified excess period has elapsed, please call our Claims team or your Relationship Handler who will guide you through the process and send on any forms for completion.

What happens if I reduce or increase my staffing mid-year?

Simply give us a call and we will amend your policy accordingly. This may result in a refund or additional charge being due.

Will I still receive the maternity benefit if the member of staff does not return to work?

Towergate's policy does not insist that staff members return to work in order to validate a maternity claim. Benefit is paid 18 weeks from the date maternity leave commenced.

What is the difference between a Continuous or Annual Policy?

We provide a Continuous Policy which ensures schools get the full benefit of their staff absence policy. With an Annual Policy, you could find yourself without cover if an absence period goes over the renewal date of your staff absence policy.

Annual policies re-apply exclusions at each and every renewal, so absences claimed for in a particular year, might be repudiated in future years. A Continuous policy drops the exclusions after year one and therefore offers wider coverage.

How do I get a quote?

Please call us on 0330 123 5168 or visit us at www.towergateinsurance.co.uk/staff-absence-insurance and we'll call you back.

Can I pay my premium by instalment?

Yes – Towergate offer a facility to pay your premium via installments at no extra charge, without the need to enter into a financial contract.

Can I get a discount if I am part of a Trust or Cluster Group?

Yes – Please talk to one of our advisors who are more than willing to discuss this.



For more information please call:

0330 123 5168

or email us at staffabsence@towergate.co.uk

www.towergateinsurance.co.uk

