

Staff Absence Insurance

Guide to Purchasing Staff Absence Insurance (Page 1 of 1)



Important Essentials:

All the following points could have a huge impact on the **value** you receive. **Please read this advice carefully.**

1. Comparing quotes – in order to achieve best value you should **only compare quotes issued on the same basis**. All quotes should include the same:

- Staff categories
- FTE numbers
- Excess Period/s
- Daily Benefit/s
- Benefit Period/s
- Level of Stress cover
- Level of Maternity, Paternity and Adoption Leave cover

Quotes which are not on the same basis cannot be compared.

2. Beware Indicative Quotes – if you do not submit full claims information to obtain a quote, insurers are likely to make assumptions about your school's past absence history. In this case insurers may issue a quote on an indicative basis i.e. "This quote is based on an average of 5.4 days of teacher absence, per teacher, per year." The premium therefore will only be an indication of what may be charged. Following acceptance of cover your school may have to prove the insurer's assumptions were correct. So, always provide a full claims history prior to obtaining quotes and accepting cover to ensure you receive an accurate quotation and avoid premium adjustments.

3. Policy Wordings – BEST strongly recommends all schools obtain a full policy wording from any provider before accepting cover. Sample policy wordings may not be finalised with the insurer/s and therefore should be treated with a degree of caution.

Policy wordings should be confirmed for 2011/12 and clearly state the name of the insurer/s.

A summary of cover is not a full policy wording. All providers are obliged to provide you with a full policy wording if you request it from them.

Remember, the cover provided by each insurer will be different. It is highly unlikely that you will ever compare two policies which are entirely like-for-like, so it is essential you can identify and understand the differences in the covers offered.

Your purchasing decision should not be entirely based on price but should include careful consideration of the benefits offered by each policy.

Remember just one unexpectedly declined claim could cost your school many thousands of pounds.

For further advice on Supply Teacher cover and purchasing Staff Absence Insurance visit <http://www.education.gov.uk>

For further free help and information please contact our call centre on **freephone 0800 389 2028**.

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