

BEST Staff Absence Insurance



The **BEST** policy provides a benefit payment for each day of absence once the excess period has elapsed. The policy is flexible, allowing schools to tailor cover to meet their needs:

- Choice of Daily Benefit for **all absences** as a result of accident or illness*
*standard policy exclusions apply
- Comprehensive cover available for **stress and related illnesses**, including **bereavement leave**
- Compassionate leave** covered as standard
- Wide cover for **pregnancy related illnesses**
- Long-term cover for **jury service absence, up to the full benefit period**
- Phased returns** to work
- Cover options for **maternity, paternity and adoption leave**
- Lump sum maternity leave payments** of up to £7,500
- Continuity of cover** at every renewal
- Orthopaedic rehabilitation service**
- Stress counselling, medical and tax advice helpline service**

"I like knowing that our members are offered that bit extra with **BEST**. They have a reputation for innovating developments in cover to reflect modern thinking and that's got to be good news for schools."

Bill Simmonds, Chief Executive, National Association of School Business Management

When it comes to protecting
your staff absence budgets,
we tick all the right boxes

BEST is an Approved Partner of



BEST

 0800 389 2028  info@capitabest.co.uk  01454 616 810  capitabest.co.uk

 BEST, Minton House, Woodlands, Woodlands Lane, Bradley Stoke, Bristol BS32 4JT

BEST Staff Absence Insurance



More schools and Local Authorities use BEST to protect their staff absence budgets than any other commercial provider.

For over ten years, BEST has helped schools protect their budgets and worked closely with over 40 Local Authorities to assist them in administrating their staff absence schemes.

The choice is yours

We know that each school is different. Because of that, our cover is designed to offer as much choice as possible, letting you tailor cover to meet the individual requirements of your school.

You tell us:

- The categories of staff you would like to insure.
- The daily benefit you would like to receive for each staff category.
- The excess period for each staff category. This is the amount of time that must elapse before benefit payments can start (0-25 days available).
- The maximum benefit period for each category, up to 365 days.
- Your level of stress cover. You can choose from cover for the full benefit period, cover limited to 30 days or no stress cover.
- Your choice of maternity, paternity and adoption leave cover.

The proof of the pudding is in the eating!

The true value of any insurance policy is demonstrated when a claim needs to be made.

Our simple claims notification procedures have been designed to save you time and hassle when registering your claims.

Our friendly, professional claims team are here to help you each step of the way.

Our service to you can include:

- Registering your claims online using our eBEST system (shortlisted for the Insurance Brokers' Technology Award in 2009).
- Up to 76 days to notify claims.
- Dedicated insurance specialists available to answer any queries you might have.

But don't just take our word for it, here's what our customers say about us:

"The support that BEST staff provide has been first-class and the process of claiming extremely straight forward."

Ruth Bull, Glendale Middle School, Northumberland

Reference code: AA251 BEST 12/10/213 V2.1

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BEST Staff Absence Insurance



Comprehensive levels of cover

BEST staff absence insurance is designed to support schools by offering comprehensive policies and the benefits of our cover are plain to see:

- Our policies cover all absences as a result of accident or illness.*
- Our optional maternity cover will pay up to £7,500 lump sum per maternity leave absence, irrespective of whether your staff member returns to work.
- We offer a choice of stress-related illness cover options. Both work and home-related stress are covered (including bereavement, depression, anxiety and chronic fatigue).
- We cover compassionate leave as standard. The benefit is payable for care of dependants up to a maximum of 5 consecutive days once the first 2 consecutive days of absence have elapsed.
- We cover pregnancy-related illnesses for up to four weeks prior to the date of confinement.
- Absence as a result of attending jury service can be covered up to the full benefit period with no excess period applied.
- Our policies support phased returns for a period of up to two years.
- No charge for mid-term increases in staff FTE numbers.

*standard policy exclusions apply

Excelling through our services to schools

At BEST, our aims are simple; we want to help to protect your budget and make your life easier. We can offer you:

- Dedicated insurance consultants who can guide you through the policy choices.
- Face-to-face visits available upon request.
- Our Wellbeing Helplines are available 24hrs a day, 365 days a year, providing access to stress counselling and medical, tax and legal advice.
- Our Orthopaedic Rehabilitation Service gives your staff access to specialist treatments where an early intervention could enable staff members to make a swifter recovery and return to work.

“I would happily recommend **BEST** as the company other schools should deal with.”

Demi Constant, Muscliff Primary School, Bournemouth

So why not apply for a quote today?

For more information on how we can help you design your individual policy, please call freephone **0800 389 2028**.

Alternatively apply for a quote online today at www.capitabest.co.uk

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