

# IGI Staff Absence Insurance provided by BEST

## A Summary of Cover (Part 1 of 2)



This summary of cover provides an overview of the Staff Absence Insurance protection provided to schools by BEST and underwritten by IGI Insurance Company Limited.

### What's Covered

**Sickness, Accident and Injury** – the school will be entitled to receive an amount equal to the selected daily benefit\*, for each continuous day of an insured person's absence, after the excess period.

**Stress and Related Illnesses** – *Only applicable as shown on the schedule* – the school will be entitled to an amount equal to the daily benefit\* for each continuous day of an insured person's absence after the excess period.

**Compassionate Leave** – cover for bereavement following the death of an immediate family member. The school will be entitled to an amount equal to the daily benefit\* for each day an insured person is on leave, subject to a maximum of 5 working days. No excess is applied.

**Jury Service** – the school will be entitled to an amount equal to the selected daily benefit\* for each day an insured person is on jury service, subject to a maximum of 10 working days. No excess is applied.

**Maternity Leave** – *Only applicable if shown on the Schedule* – the school will be entitled to a lump sum payment equal to 25 times the daily benefit\* up to a maximum of £2,500. The school may increase this to £5,000 by endorsement.

**Paternity / Adoption Leave** – the school will be entitled to an amount equal to the selected daily benefit\* for up to 3 academic working days. No excess is applied.

**Pregnancy Related Illnesses** – the school will be entitled to an amount equal to the selected daily benefit\* up to the eleventh week prior to the expected date of confinement.

**Phased Returns to Work** – the school will be entitled to 50% of the daily benefit\* for up to 35 days after the commencement of the phased return.

\* Daily benefit – a proportionate amount of the daily benefit will be payable to the school in respect of insured staff on part time contracts.

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## A Summary of Cover (Part 2 of 2)



### What's not covered:

- Intentional self-inflicted injury by an insured person
- Any conditions which the insured person knew about (or ought reasonably to have known about) at the cover start date
- Any pregnancy where conception took place prior to the effective date of maternity leave cover
- Elective procedures
- Surgery planned or for which an insured person has consulted a medical practitioner prior to their effective date of cover
- Any stress or related illness which would have caused a cumulative absence exceeding 5 days in the 12 months immediately before the cover start date
- Any condition which had caused the member to have been absent from work for more than 5 continuous days during the 12 months immediately before the cover start date
- The insured persons own alcoholism or drug addiction
- Any condition directly or indirectly related to Acquired Immunodeficiency Syndrome (AIDS) or Human Immunodeficiency Virus (HIV)

### Significant Policy Features:

**Renewable Contracts** – *Only applicable as shown on the schedule* – provide continuity of cover at each renewal. Ongoing claims at renewal continue to be paid and the policy exclusions are not reapplied.

**Annual Contracts** – *Only applicable as shown on the schedule* – all daily benefit payments for ongoing absences on the 12 month expiry date will cease. All policy exclusions will then be reapplied.

**Claims** – claims must be notified in writing on the appropriate form within 30 calendar days from the date of first absence.

**Continuation Claims** – ongoing medical certificates must be submitted along with the appropriate form within 30 days of the previous medical certificate.

**Daily Benefit Payments** – are payable to the school at 100% of the selected daily benefit for the first 100 days of absence and reduce to 50% for the remaining benefit period.

**Staff List changes** – including FTE adjustments must be notified within 7 days on the appropriate form.

**Maternity Leave Lump Sum Payments** – will only be payable in respect of an insured person who resumes full time employment within nine months of the date of confinement.

This summary of cover does not include the full terms and conditions of the IGI policy. You should refer to a policy wording, schedule and any endorsements that apply to your school's policy for full details of the cover. For full details of our complaints procedure please refer to the policy wording.