

Staff Absence Insurance

A Summary of Cover (Part 1 of 2)



This is a guide to the cover provided by our staff absence insurance.

It is, however, only a summary and does not contain the full details of the insurance policy terms, conditions and exclusions. You should refer to the policy document, your policy schedule and any endorsements that apply to your own policy for full details of your cover. A copy of the policy document will be sent to you after you have taken out the policy but is available beforehand upon request.

What's Covered

Illness and Accidental Injury. The daily benefit is payable when an insured member of staff is absent from work as a result of Illness or Accidental Injury. Please refer to 'What's not covered' for details of exclusions.

Optional Stress and Related Illnesses. Work and home related stress are covered. Anxiety, depression, bereavement and chronic fatigue.

Jury Service is covered for the full selected benefit period.

Pregnancy Related Illnesses are covered up to four weeks prior to the expected date of confinement.

Phased Returns to Work are covered and can be taken over a period of up to two years.

Ongoing Absences at Renewal continue to be paid for the maximum benefit period provided the policy is purchased for a further year.

Re-occurring Illnesses. The policy excess is not re-applied if an insured member of staff returns to work and within 20 working days goes absent again with the same condition.

Injuries at Work. Increased benefits are paid for a period of up to 285 days for teacher absences as a result of injuries sustained whilst undertaking occupational duties.

Accidental Injury. Lump sum benefits are payable for any accidental injury resulting in:

Death	£10,000	Loss of hearing in one ear	£2,500
Loss of Limb	£10,000	Loss of hearing in two ears	£10,000
Loss of Sight	£10,000	Permanent Total Disablement	£10,000
Loss of Speech	£10,000		

Optional Maternity Leave Cover offers a lump sum payment with an optional level of maximum benefit.

Value Maternity Leave Cover. 25 x the selected daily benefit with a maximum lump sum benefit of £1,500

Premier Maternity Leave Cover. 30 x the selected daily benefit + **Paternity & Adoption Leave Cover**

18 week Maternity Leave Cover.¹ 25 x the selected daily benefit + **Paternity & Adoption Leave Cover**

Paternity Leave Cover. Lump sum benefits are payable to a maximum of 10 x the daily benefit for Premier and 18 week Maternity Leave Cover. No excess is applied.

Adoption Leave Cover. Lump sum benefits are payable to a maximum of: Premier Maternity Leave Cover 30 x the daily benefit, 18 week Maternity Leave Cover 25 x the daily benefit. No excess is applied.

¹ 18 week maternity leave cover is now obsolete.
Cover will continue to be offered to schools already in receipt of this cover.

Staff Absence Insurance

A Summary of Cover (Part 2 of 2)



What's Not Covered

A re-occurrence of a medical condition that gave rise to an absence of five or more working days prior to an insured person joining, unless they have been free from that condition for twelve months.

Chronic Illnesses reasonably known prior to the start of the policy or when a new insured person joins.

Pre-planned Operations and surgical procedures known prior to the start of the policy or when a new insured person joins.

Absences during chosen policy excess.

Any absence that is ongoing when the policy starts or when a new insured person joins.

Pregnancy Related Illnesses are excluded from or after the 4th week before the expected date of confinement.

Any Illness, Injury or Personal Accident arising from:

- The effects of alcohol or drugs other than prescribed drugs
- War or acts of terrorism
- Suicide and wilful self injury
- HIV & Aids

Accidental Injuries (lump sum payments). Any muscular or skeletal condition is excluded unless caused directly by a specific accident during the period of insurance.

Accidental Injuries (lump sum payments). Only one of the lump sum benefits is payable in respect of each insured person for any one accident.

Maternity Leave Benefit is not payable for leave where the date of confinement is within 7 months of cover being started.

Adoption Benefit is payable to one parent only. The benefit is not payable when the adoption relates to stepchildren.

Claims notified later than the 45th day after the end of the month in which the absence occurs.

For full details of the exclusions please refer to the policy wording.

Significant Features of the Policy

- Cover must be taken for teaching staff. Other categories of staff can also be insured, such as head teachers or nursery nurses
- Illness cover is available to staff up to 65 years of age
- Accident cover is available to staff up to 70 years of age
- The daily benefit is payable at 100% of the selected figure for the first 100 working days of an insured person's absence. This reduces to 50% after 100 working days
- The policy allows 45 days after the end of the month in which absence occurs for the claim to be notified to insurers
- Daily benefit payments are calculated to reflect an Insured Person's contracted Full Time Equivalent (FTE) where this is less than 1.

There is no cooling off period for this insurance. The policyholder may cancel the cover under this policy by giving your intermediary or the insurer 14 days written notice provided that no claims have been made against the policy in the current period of insurance. Any refund of premium will be calculated at 90% of the daily pro rata rate, but no refund will be allowed if the figure is less than £100.

The insurance is underwritten by Groupama Insurance Company Ltd who are authorised and regulated by the Financial Services Authority.

For full details of our complaints procedure please refer to the policy wording.