

Staff Absence Insurance

Let's Compare Groupama and IGI (Part 1 of 2)

BEST

Groupama	IGI
<p>Pre-existing condition exclusions are applied to conditions which resulted in more than five days' continuous absence in the 12 months preceding the current occurrence.</p>	<p>Pre-existing condition exclusions are applied to any continuous absence of five working days or more within 12 months immediately preceding the current period of insurance or the insured person's effective date of cover.</p>
<p>Preplanned operation exclusions are applied if the insured person has received consultation AND has been added to a waiting list or given a date prior to effective date of cover.</p>	<p>Preplanned operation exclusions are applied to any 'planned' surgery OR to any condition for which the insured person has consulted a medical practitioner, prior to cover.</p>
<p>Exclusions for Stress – stress absences are treated in the same way as all other pre-existing conditions.</p>	<p>Exclusions for Stress – specific exclusion for stress related illnesses. Any stress related absence which resulted in a CUMULATIVE absence of more than five days in the year before cover commenced is excluded.</p>
<p>Value maternity benefit provides a lump sum payment of 25 times the daily benefit up to a maximum of £1,500 (excludes paternity and adoption leave cover).</p> <p>Premier maternity benefit provides a lump sum payment of up to 30 times the daily benefit. Maximum £6,000 (includes paternity and adoption leave cover).</p>	<p>Maternity benefit 25 times the daily benefit limited to a maximum payment of £2,500. This can be increased by endorsement to £5,000.</p>
<p>Maternity benefit is payable as a lump sum at the end of 39 weeks or when the insured staff returns to employment, whichever is the earliest.</p>	<p>Maternity benefit is payable as a lump sum only when the insured staff member returns to work and they must return at the same contracted working hours.</p>
<p>Maternity, Paternity and Adoption Leave – a seven month waiting period is applied from the date schools add this benefit to their policy. Maternity leave absences commencing within the initial seven month period are not covered.</p>	<p>Maternity, Paternity and Adoption Leave – insured staff must become pregnant, or be notified of an adoption placement, following the addition of this benefit to the school's policy.</p>
<p>Paternity Leave – ten days' cover (where premier maternity cover has been purchased).</p>	<p>Paternity Leave – three days' cover included as standard.</p>
<p>Adoption Leave – provides a lump sum payment of up to 30 times the daily benefit. Maximum £6,000 (where premier maternity cover has been purchased).</p>	<p>Adoption Leave – three days' cover included as standard.</p>

Reference code: LL270 BEST 1101210 V1.1



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<p>Bereavement – for schools with stress cover, bereavement is covered up to the maximum benefit period where it is stated in the doctor's note that the absence is 'stress related to bereavement.'</p>	<p>Bereavement – bereavement following the death of an immediate family member is covered for five days for the cost of employing a supply teacher. If stress as a result of bereavement occurs, cover is extended to 20 days but only where stress cover is included on the school's insurance schedule. No excess period is applied.</p>
<p>Phased returns to work – payable for up to the maximum benefit period – must work at least half a day per week. Can be taken over a period of up to two years.</p>	<p>Phased returns to work – a maximum of 35 days at 50% Daily Benefit.</p>
<p>Pregnancy-related illness excluded four weeks prior to expected date of confinement.</p>	<p>Pregnancy-related illness excluded 11 weeks prior to expected date of confinement.</p>
<p>The maximum benefit period for support staff 365 days.</p>	<p>The maximum benefit period for support staff 250 days.</p>
<p>Jury Service – payable up to full benefit period (up to 365 days) subject to the excess.</p>	<p>Jury Service – 10 days (no excess is applied).</p>
<p>Claims – must be made within 45 days from end of month in which they occurred.</p>	<p>Claims – must be made within 30 days from the date of first absence. Subsequent doctor's certificates must be received within 30 days of last certificate.</p>
<p>Staff Adjustments should be made within 30 days.</p>	<p>Staff Adjustments should be made within seven days.</p>

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