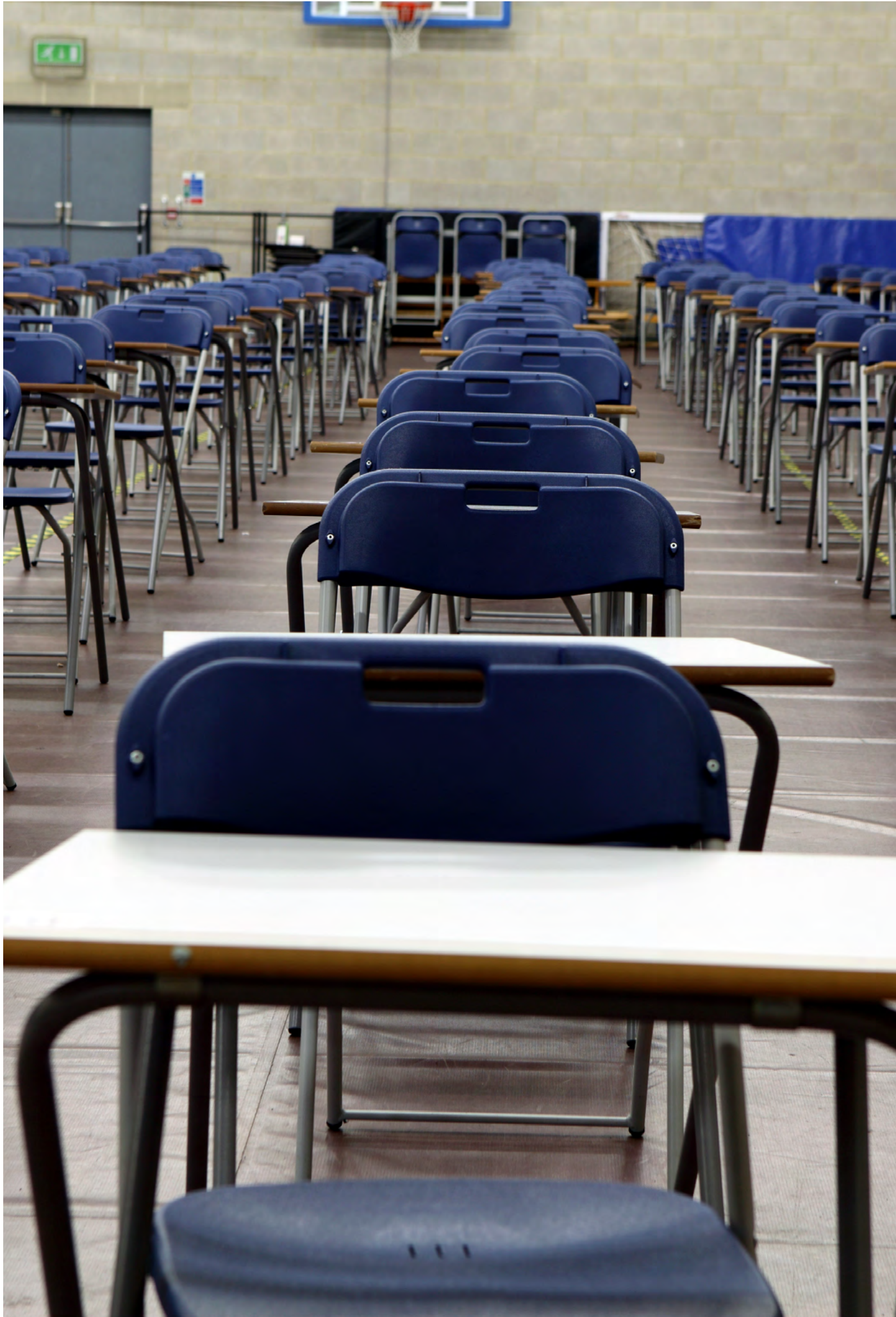




CAPABILITIES

The complete staff absence management solution
Honest, dependable, financially stable

Telephone **0800 862 0077**
www.absenceprotection.co.uk



I OUR ETHOS

We believe in open, honest and transparent insurance, always working with schools to identify the most suitable cover and best value options. As specialists in the education sector, we know that every school is different.

Offering far more than a traditional staff absence insurance provider, our comprehensive set of solutions ranges from occupational health and wellbeing services to HR support.

With over ten years' experience in the sector, we are perfectly placed to help support your school with managing its staff absences.

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1 | RANGE OF COVER

The most extensive in the market

We refine our cover based on our claims data to ensure it caters to exactly what schools want. As a consequence, our policy offers the most applicable and extensive range of cover in the market.

Whatever the size of your school, we allow you to tailor your policy to suit your specific circumstances and requirements. This includes everything from choosing your own daily benefits and waiting day periods, to covering absences due to on-going maternities or pre-planned surgical procedures.

Offering an extensive range of cover is a fundamental part of the service we provide.

This involves recognising the most common and frequent absence types and incorporating cover for them into our policy.

In short, we ensure that your school is covered against the absence types most likely to affect its staff. This tailor-made approach is the best way to alleviate the financial risk that staff absences can pose to your school's budget.



CLIENT'S CHALLENGE

A school contacted us as it was repeatedly exceeding its staffing budget by engaging supply teachers through agencies. Despite having a policy with an alternative provider, the type and level of cover was not sufficient to mitigate the financial implications of the school's staff absences. Their existing policy was somewhat redundant and not fit for purpose.



OUR SOLUTION

We took on the challenge of creating a tailored policy to best suit the needs of the school. We liaised closely with the school's Business Manager and assessed the school's absence history to find out what the most common causes were. We found that most absences were caused by either stress or pre-existing conditions. Subsequently, we created a bespoke policy that incorporated cover for pre-existing conditions for all staff categories and 190 days' stress cover for all teaching staff.



THE OUTCOME

A year on from taking out a tailored policy with us, the school reported that it had operated within its staffing budget for the first time in three financial years. We continue to offer tailored policies to a growing number of schools, academies and colleges across England and Wales.

2 | FINANCIAL SECURITY

Policies from an 'AA-' rated insurer.*

It is not uncommon in the staff absence insurance market for providers to be misleading, or even dishonest in relation to the level of cover they offer or the credit rating of the insurer that underwrites their policies.

This relationship brings an unrivalled financial stability to our policies, providing 'AA-' rated backing from both Great Lakes and Munich Re, as well as the support of one of the most reputable and financially secure insurance companies in the world.

Having a financially insecure underwriter can often leave providers without the capacity to pay claims, forcing schools to try and recover their money from the Financial Ombudsman scheme.

We take leadership in addressing this issue, and are the only staff absence provider able to offer the security of an 'AA-' rated insurance company.* Our policy is underwritten by Great Lakes Reinsurance (UK) SE, part of Munich Re (Group).



CLIENT'S CHALLENGE

A sixth form college contacted us as their incumbent staff absence insurance provider was continually changing underwriters and had subsequently failed to pay their claims on numerous occasions. This was in spite of the college making genuine claims for absence types covered in their policy and submitting them and any necessary documents within the given time limits.



OUR SOLUTION

One of our dedicated Client Managers spoke to the college in depth regarding our underwriter's financial stability, and sourced some publicly available documentation to demonstrate their ability to pay claims. This included a piece by The Intelligent Insurer, who published an article titled: 'Best Reinsurer for Ability to Pay Claims (GWP of more than \$2bn) winner: **Munich Re.**' We also provided the school with numerous testimonials from our existing clients in their area.



THE OUTCOME

Following the discussion, the college switched to Absence Protection and has since renewed their cover following a pleasing first year, where all their valid claims were handled and paid quickly and efficiently. Our ongoing relationship with the only 'AA-' rated insurer in the sector* relieves the worry of financial insecurity for all our clients.

3 | HEALTH & WELLBEING

Education specific occupational health and wellbeing

The education sector faces a very unique set of occupational health challenges, therefore schools need a specialist provider to help keep their teachers and support staff healthy.

OH reports, counselling, pre-placement assessments and wellbeing sessions, all included at no additional cost. Unlike many providers who offer health and wellbeing support at their discretion, all of APL Health's services are available to any insured member of staff who would benefit from them or would like to use them.

We have partnered with APL Health to work with all of our schools, giving employees immediate access to health and wellbeing services. APL Health help address the two most significant challenges schools face when it comes to staffing; budgetary restrictions and time challenges. This means that schools can't afford staff absences, but don't always have time to put the necessary provisions in place to reduce or manage them. APL Health work directly with the school's staff to manage their health issues. Their services include a 24-hour helpline, physiotherapy,



CLIENT'S CHALLENGE

An employee at one of our schools called APL Health's 24-hour helpline to seek advice on some physical and mental health issues they were facing. The individual was suffering from stress, compounded by severe back pain and relationship problems.



OUR SOLUTION

The call was referred to one of APL Health's occupational health nurses, who visited the individual to conduct a full health check and musculoskeletal evaluation. Following the health surveillance checks, the individual was advised on workplace adaptations to help manage and prevent the onset of their back pain. Moreover, they were referred to a physiotherapist for a consultation, and received the appropriate treatment to help restore movement and function. The employee was also provided with their own bespoke exercise plan with video tutorials on specific rehabilitation and strengthening exercises. They also received stress coaching to help distinguish their potential stress triggers and discuss ways to cope with them.



THE OUTCOME

Following a successful course of physiotherapy treatment and stress coaching, the individual's back pain was gradually reduced to a negligible amount. Moreover, the member of staff maintained a high level of attendance for the rest of the academic year. All treatment and coaching was offered at no additional cost to the individual or the school's policy.

4 | STRESS SUPPORT

Pre-emptive, proactive support

Most of us will feel stress at work in one way or another.

However, if this materialises into an absence it is likely to last more than five working weeks.

Issues such as stress are rarely resolved immediately and ongoing support and understanding is required to sort things out. Employers don't usually have the time or qualifications to do this so it's best left in the hands of a specialist wellbeing provider.

The majority of providers in the market will offer the option to cover stress as an additional policy feature. Although this reimburses the school to cover the cost of the absence, it does not address the issue of the stress cause or trigger, and how it can be managed or prevented in the future. To tackle this issue, we have engaged APL Health, a market leading occupational health and wellbeing provider to the education sector.

Wellbeing at work is not just about medical care, it's also about pastoral care and support.



CLIENT'S CHALLENGE

One of our school's teaching staff was regularly absent from work due to reoccurring stress symptoms. An APL Health nurse had spoken to the individual about the issues they were experiencing whilst visiting the school on an occupational health surveillance day, on behalf of Absence Protection. The school's policy included cover for 30 days of stress related absence.



OUR SOLUTION

Conducting school visits with an experienced occupational health nurse allowed APL Health to recognise the individual's difficulties early and make the necessary adaptations sooner rather than later. Following an occupational health assessment, APL Health implemented a tailored stress management strategy which included stress coaching and counselling sessions. They also provided extensive literature about stress triggers, dealing with stress and making lifestyle changes as a preventative measure. This treatment and support was provided at no additional cost to the individual or their school.



THE OUTCOME

Following APL Health's support, the member of staff became more aware of the triggers that caused the onset of their stress and of techniques to prevent and overcome them. The member of staff was able to manage their stress levels, taking full advantage of the services and techniques that APL Health had implemented. This prevented the member of staff being absent from work due to stress. Moreover, the school did not exceed the individuals' 30-day stress cover limit, in turn protecting its budget and its absence history.

5 | MATERNITY OPTIONS

Financially accomodate long term absence

For most schools, a maternity absence is inevitable sooner or later. It can be disruptive and expensive to provide cover when a teacher takes time off to have a baby.

Whilst National Insurance repays most of the absent teacher's salary, most schools need some assistance to help pay for the replacement teacher.

Most providers offer maternity benefit as a fixed sum payment to the school when a teacher returns from maternity leave. Unlike other providers, we do not fix the sum; we allow our clients to choose any sum up to £10,000 per full-time teacher. The sum is paid in one go when the employee returns to work after her maternity leave.

We also offer maternity cover as a daily benefit. This is a unique option not available anywhere else in the market. The benefit is paid monthly at 50% of the chosen daily benefit, from the beginning of maternity leave after the waiting day period.



CLIENT'S CHALLENGE

We were approached by a school searching for an alternative maternity cover option. Their previous policy from an alternative provider offered maternity as a fixed sum, which unknowingly to the school, was only payable on the absentees return to work. When the member of staff chose not to return to work, the school was left out of pocket and subsequently exceeded its staffing budget for the year.



OUR SOLUTION

We put the school on a customised policy with daily benefit maternity cover. This is paid monthly at 50% of the chosen daily benefit, from the beginning of maternity leave after the waiting day period. Most importantly, this cover is not dependant on the return to work of the employee.



THE OUTCOME

When a member of the school's teaching staff was absent due to maternity, the school received monthly maternity cover payments. This provided the school with the financial capacity to pay for a supply teacher, and alleviated the cash flow problems they had experienced with their previous policy cover.

6 | IN-HOUSE CLAIMS

Speed, efficiency and customer service

When choosing an insurance provider, it is important to deal with a company that can handle claims efficiently, so that you receive the correct reimbursement quickly and easily.

Moreover, our clients have access to their assigned claims handler for a professional and personal service. This ensures that claims are handled quickly and efficiently. It also means that if our clients encounter any issues, help is only a phone call away.

All of our clients claims are managed by our committed in-house claims team, to ensure competent and compliant management in line with Financial Conduct Authority (FCA) requirements. Handling claims in-house means that none of our client's confidential data is passed to an independent loss adjuster. Loss adjusters often don't understand the staff absence insurance market and will only be concerned with finding loopholes to avoid paying claims.



CLIENT'S CHALLENGE

A secondary school's Finance Manager contacted our Schools Team to enquire about our claims process and claim settlement times. They were disillusioned and unsatisfied with the time it was taking for their current provider to pay claims and respond to claim queries. The excessive claim settlement time was creating cash flow problems for the school, as they were not recouping the cost of engaging supply cover as quickly as necessary.



OUR SOLUTION

We referred the enquiry to our Claims Manager, who liaised closely with the school to explain our claims process. Our claims department is staffed by an experienced team of professionals, and all clients are given their own claims manager, who is available to deal with any questions or queries clients have regarding their claims. This allows clients to build a rapport with the claims handler managing their policy. Schools can also track the status of their claims 24 hours a day, seven days a week, using their very own online client area. Moreover, we do not use outside loss adjusters to settle claims, meaning we have one of the fastest claim settlement times in the sector, just eight working days.



THE OUTCOME

Having spoken to our Claims Manager regarding the claims process, the school chose to take out a policy with us for the next academic year. Throughout their first 12 months of cover, 95% of all their logged claims were paid and at an average settlement time of 7.2 working days. This eased their cash flow problems and they have since extended their policy cover for a further year.

7 | HR SUPPORT

A team of more than 350 employment lawyers

The drive towards greater autonomy for schools, as well as the spotlight on how schools manage their staff brings challenges as well as opportunities.

Dealing with HR issues requires expert knowledge and can be time-consuming for your senior team. We work closely with Browne Jacobson, an award winning law firm offering a unique range of education, legal and HR support designed specifically for schools and academies.

Their service will give our clients easy access to a team of HR consultants and employment lawyers with a proven experience of advising on the day-to-day and strategic people challenges faced by schools.

Browne Jacobson's education team are experienced in all aspects of employment law including representing schools in tribunal claims such as unfair dismissals, discrimination and equal pay.



CLIENT'S CHALLENGE

One of our schools contacted us as a member of staff had made a claim against the school to an independent employment tribunal. The employee felt they had been unfairly dismissed following a series of incidents at work and a number of unexplained absences.



OUR SOLUTION

We referred the school to our HR support partner, Browne Jacobson, a leading supplier of legal and HR services to the education sector, specialising in a range of school/academy-specific issues. They discussed the merits of the claim with the schools HR Manager, and carried out a careful assessment of the strengths and weaknesses of the claimant's case and of the school's defence.



THE OUTCOME

With the help of Browne Jacobson's clear and impartial advice, the school was found to have followed the correct disciplinary and dismissal procedures set out in the employee's contract, subsequently winning the employment tribunal.



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I THANK YOU

* Munich Re and Great Lakes both have a credit rating of 'AA-' by the rating agency Standard and Poor's.

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