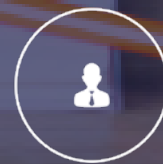


# 10

reasons to choose  
**Absence Protection**



# 1

## We have the highest rated insurers available



All our policies are underwritten by reputable and financially secure insurers, who have credit ratings of 'AA-' by the rating agency Standard and Poor's. This makes our insurance one of the most financially secure in the market.

No other provider can offer you the same level of financial security.

# 2

## The widest choice of cover available



We offer the widest choice of cover for staff absences available, including cover for pre-existing conditions, cover for pre-planned surgery, stress cover, maternity cover paid as a daily benefit or fixed sum and cover for on-going maternities.

No other provider can offer you such choice.

# 3

## APL Health



Taking out a policy with Absence Protection entitles all your insured members of staff to health and wellbeing support from APL Health. APL Health provide tailored healthcare solutions using a mixture of face-to-face, personal healthcare and digital wellbeing solutions. Together, these create a best-in-class service, ensuring fast, proactive support with effective results.

No other provider has access to APL Health.

# 4

## Private medical treatment



This is included in all our policies as standard.

If your staff member requires an operation, we will consider providing private medical treatment for them, at our expense.

This is designed to aid, support and improve the absentee's recovery and facilitate a faster return to work.

# 5

## In house claims handling



Most other staff absence insurers will use external loss adjusters who work on behalf of the insurance company. This means a slower claim settlement time and it is unlikely you will be kept informed throughout the process.

It also means your sensitive information is being passed onto a third party. We don't have any of these issues as all of our claims are handled by our in house claims team.

Subsequently we have an average claims handling time of five working days. All schools who take out a policy with us have access to our SSL encrypted client area, allowing them to manage their policies, update their staff lists and make claims online.

# 6

## Options for maternity



You can choose any fixed sum maternity benefit up to £10,000, the highest available in the market. We are also the only provider to offer maternity paid as a Daily Benefit of your choice.

No other provider has the same options for maternity cover.

# 7

## No proof of supply



We don't request any proof of supply.

In other words, if you have the manpower to cover your staff absences already and don't need to engage a supply teacher, you can still claim.

# 8

## Experts in the sector



We are a niche company with over 10 years' experience, specialising in absence insurance within the education sector.

We only work in the education sector, meaning we can devote all of our resources towards offering a comprehensive and tailored insurance policy to schools and academies across the UK.

# 9

## Choose an annual, continuous or multi-year policy



We offer a choice of policy types to suit the individual budget, size and requirements of your school.

You have the option between an annual policy at a discounted premium or a more comprehensive continuous policy.

**New for 2018**, we now also offer the option to take out a multi-year policy. To provide ease and continuity, choose to cover your school for either 24 or 36 months.

# 10

## Outstanding client service



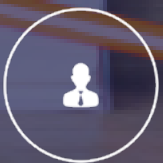
We train our staff to the highest possible standards to ensure you have all the support you need when choosing your insurance policy and throughout the duration of your cover. You will be assigned a dedicated account manager who can deal with any queries and talk you through anything you're unsure of.

We can also visit you to discuss your quote, and our account managers will visit each of our schools at least once a year to check that everything is going ok with their policy.

# Thank you

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Telephone **0800 862 0077**  
[www.absenceprotection.co.uk](http://www.absenceprotection.co.uk)



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