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reasons to choose  
**Absence Protection**



# 1

## Industry-leading claims assistance service



We know that General Practitioners (GPs) are often slow returning absence reports which impacts our ability to assess and settle your claim if they are not returned to us within the agreed policy time limits.

To alleviate this, each of our schools is assigned a dedicated Claims Support Assistant who will liaise directly with GPs to retrieve your supporting documentation.

Our Claims Support Assistant will remove the burden on insured members of staff to retrieve a Section C form (Doctor's Report) whilst they are suffering a bought of absence. Instead, they can focus solely on returning to good health and getting back to work, without unnecessary insurance related concerns.

## 2

### Financial security



Our policy is underwritten by XL Catlin Insurance Company UK Limited, part of the AXA XL Group.

XL Catlin Insurance Company UK Limited has the following financial strength ratings: Standard and Poor's AA-, A.M Best A+. This ensures our policy is one of the most financially secure available.

Our relationship with XL Catlin Insurance Company UK Limited means our clients will benefit from the support of a financially stable and flexible insurer, and can rest assured that we have the capacity to settle all valid claims swiftly and efficiently.

# 3

## The widest choice of cover available



We offer the widest choice of cover for staff absences available.

We now offer cover for pre-planned surgical procedures, private medical treatment and the option for schools to choose a multi-year policy.

We also offer cover for pre-existing conditions, stress cover, three maternity cover options and cover for on-going maternities.

No other provider can offer you such choice.

# 4

## Health and wellbeing support - Smart Clinic



Taking out a policy with Absence Protection entitles all your insured members of staff to health and wellbeing support from Smart Clinic. Smart Clinic 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.

Your insured members of staff will be able to access a whole host of Smart Clinic's services via their new virtual health and wellbeing app. Available on smartphone, tablet or PC, the app emulates everything you would expect from a physical clinic, but from the comfort of your own home, office or anywhere with internet access.

# 5

## Options for maternity



We offer three maternity cover options:

Lump sum – You can choose a lump sum maternity benefit up to £10,000, the highest available in the market.

Non-return dependent – This maternity option is not dependent on the absentee returning to work and is paid as a lump sum up to £10,000.

Daily benefit – We are also the only provider to offer maternity paid as a Daily Benefit of your choice.

What's more, if your school only requires maternity cover, lump sum maternity benefit is provided under a separate policy and provider, which means it can be purchased as a standalone product.

# 6

## Extended accident cover

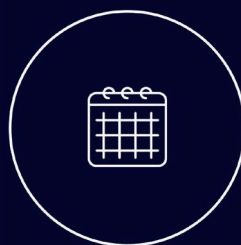


Whether your insured members of staff spend their spare time performing DIY, riding horses or playing contact sports, accidents outside of work are one of the most common causes of staff absence within schools. Injuries caused by accidents often require a long period of absence to allow the affected member of staff time to recover and return to good health.

We offer schools the option to add extended accident cover to their policy. This option extends standard accident cover to injuries suffered out of work and provides protection against a whole range of personal accident/injury causes.

# 7

## Pre-planned surgery & pre-existing conditions



A common cause of absence within schools is as a result of members of staff undergoing pre-planned surgical procedures such as a hysterectomy, gallbladder removal or knee operation. We offer the option to cover such absences, with claims paid at the chosen daily benefit for any full working days of absence.

We also offer the option to add pre-existing conditions cover, which means you can still claim when a member of staff is absent if a pre-existing condition reoccurs throughout the duration of your cover.

# 8

## Private medical treatment



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.

This is included in all our policies as standard.

# 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.

We 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

## 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.

# Thank you

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

