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reasons to choose  
**Absence Protection**



# 1

## 20 days self-certification



Under most insurance policies absences can only be self-certified for 5 working days. This often means that to verify any further days of absence, the school will require documentation from either, or sometimes even both, the absent employee and their doctor to make a successful claim.

For the last two years we have been the only provider to allow schools to self-certify absences\* for up to 20 working days, and we shall continue to offer this unique benefit in 2023.

No other staff absence insurance provider allows members of staff to self-certify their absence for such a significant period of time.

# 2

## Generous claim submission time limits



Within our 2023 policy, we have extended the length of time you have to submit your claims which means we now have the longest claim submission timeframes in the market.

We appreciate that schools are busy places, so you now have:

- 14 calendar days from the first date of absence to report any stress/mental health related claim

-45 calendar days from the first date of absence to report all other claim types

Reporting claims is a simple, easy process, done on our secure client portal and our claims team are always on hand to help you if needed.

# 3

## Industry-leading claims assistance service



Retrieving documentation to support staff absence claims can pose real issues for schools. Some providers will automatically decline claims if documents are not provided, meaning it can be a stressful process for those involved to ensure the claim is accepted.

That's why we've taken the industry leading approach to remove that pressure and extend our self-certification period to 20 working days.

In the event that an absence exceeds 20 working days, our Claims Support Assistant will liaise directly with GPs to retrieve any supporting documentation we need to process your claim.

# 4

## COVID-19 cover



As a market leader in policy flexibility, we offer schools the option to include COVID-19 cover, at your discretion.

If you are looking for a certain number of days cover for COVID-19 related absences, just let us know, and we can provide you with a cost for the cover you actually need.

Schools that are working towards a budget or those that are less likely to be impacted by COVID-19 can therefore tailor the cover to suit.

# 5

## The widest choice of cover available



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

We offer cover for stress absences, maternity, pre-existing conditions, pre-planned surgical procedures and COVID-19.

Schools can choose between either an annual or continuous quotation and we will happily provide prices for both options, so you are able to compare the cost and cover.

We can include cover for ongoing maternity leave and absences that the school are aware are due to happen such as operations, paternity leave, jury service etc.

No other provider can offer you such choice.

# 6

## Health and wellbeing support - Smart Clinic



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

Employees will be able to access a whole host of Smart Clinic's services via their new virtual health and wellbeing app, of which include: counselling, 24-hour EAP line, physiotherapy, anxiety management courses, occupational health reports and much more! See our website for the full list of benefits included as standard.

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.

# 7

## Options for maternity



We offer three maternity cover options:

Lump sum – You can choose any lump sum maternity benefit of 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 of 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.



# 8

## 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.

# 9

## 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.

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## Choose an annual or continuous policy

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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 can provide quotes for both types of cover so you are able to compare the cost and benefits of each, or, let us know what cover type you have at the moment and we shall mirror this for you.

# Thank you

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