

# Managing Staff Absence

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## 2020/21



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## Welcome to Absence Protection

As long-standing experts in staff absence insurance to the education sector, we understand the challenges that schools, colleges and academies face when teachers and support staff are unexpectedly absent.

Regrettably absences are inevitable and can be financially costly, disruptive and time-consuming to deal with. To help schools negotiate some of the challenges, we have developed a suite of services designed to mitigate the financial risk, minimise disruption and reduce staff absences.

As a company, we believe in open, honest and transparent insurance, always working with schools to identify the most suitable cover and best value options.

We also offer the widest choice of cover available and with an unrivalled level of expertise, we are best placed to support you with your staff absences.

We have created this document to ensure that you have all the necessary information to understand how our staff absence management package can help your school.

If you have any queries, please contact our team by calling us on **0800 862 0077** or email us at [info@absenceprotection.co.uk](mailto:info@absenceprotection.co.uk).

Absence Protection Limited  
2 Regent Street, Knutsford, Cheshire, WA16 6GR

Telephone: 0800 862 0077  
Fax: 01565 621169

[info@absenceprotection.co.uk](mailto:info@absenceprotection.co.uk)  
[www.absenceprotection.co.uk](http://www.absenceprotection.co.uk)

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## Why choose Absence Protection?

### Our policy

Absence Protection offer more than just insurance to the education sector, we offer a complete staff absence management package. This means we help schools to plan for staff absence, reduce the impact it has, if possible prevent illnesses, and where absences have occurred help to reduce the length of time taken off. No school has unlimited funding, so financial planning for this area of expenditure is essential.

### Staff absence insurance

With over ten years' experience, we insure schools against teacher absences throughout the UK.

Offering an extensive range of cover is a fundamental part of the service we provide. Whether you require premium stress cover, an independent maternity product or access to a virtual health and wellbeing clinic, our market leading insurance offers features and options that are not available from any other provider.

Whatever the size of your school, we allow you to tailor your policy to suit your specific circumstances and requirements. This ensures 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.

### Health and wellbeing support

We work with specialist educational wellbeing providers Smart Clinic (formerly known as APL Health) to offer our schools the very best occupational health support available.

Smart Clinic services are included as part of your insurance premium and deliver a range of services designed to prevent and manage staff absences. 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.

To learn more about how Smart Clinic can support your school's staff, see the 'Benefits of Smart Clinic' section on page 10.

### The Smart Clinic mobile app

An important aspect of any effective occupational health support package is providing a service which is easily accessible. This ensures that staff can reach the support they need at the times when they most need it.

Smart Clinic has developed a new digital wellbeing app which allows insured members of staff to access vital occupational health services from the comfort of their home, a meeting room at work or anywhere with internet access.

This progressive new platform alleviates many of the common issues associated with traditional healthcare methods such as lengthy waiting times and difficult journeys to access clinicians.

To learn more about the Smart Clinic mobile app and how it will benefit your staff, see the 'Virtual services - The Smart Clinic app' section on page 09.

“

Our school has been using Absence Protection for five years and I wouldn't hesitate to recommend them. They are competitively priced, their online system is easy to understand and simple to use, plus our claims are always paid promptly.

Our Lady Catholic Primary School



## Benefits of our policy - Staff absence insurance

If your school is looking for the most comprehensive cover available along with the support you need to manage your workforce's absences, our new 2020 staff absence policy is perfect.



Depending on the preferences and circumstances of your school, you have the option to include the following benefits to your policy:

- **Extended accident cover.** This option extends standard accident cover to injuries suffered out of work, and provides protection against absences caused by dangerous or hazardous activities such as endurance racing, skiing, horse riding or trampolining.
- **Cover for pre-planned surgery**
- **Cover for pre-existing conditions**

- **Standard stress cover.** This provides your school with 30 days of cover for absences which occur as a result of work related stress causes.
- **Premium stress cover.** This provides your school with 190 days of cover for absences which occur as a result of a wide range of stress causes.
- **Multi-year policies.** To provide ease and continuity, choose to cover your school for either 24 or 36 months.
- **Annual or continuous policy.** Continuous policies offer schools a more secure level of cover, however, annual policies are available at a discounted premium.
- **Independent maternity products.** 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.

- **Maternity cover - lump sum.** Paid as a lump sum up to £10,000. This option now includes cover for any unknown pregnancies conceived up to 30 calendar days before your policy start date.
- **Maternity cover - non-return dependent.** This option is not dependent on the absentee returning to work and is paid as a lump sum up to £10,000.
- **Maternity cover - daily benefit.** We are the only provider to offer maternity cover paid monthly at 50% of your chosen daily benefit.
- **Cover for on-going maternities.** This allows you to switch to us from another provider and still have your on-going claim/s paid.

Your school will also benefit from the following cover features, included in your policy as standard:

- **Cover for members of staff of any age**
- **Industry-leading claims assistance service.** Our staff will liaise directly with GPs to retrieve any reports we need from them to process your claim.
- **Generous time limits.** Schools have 45 calendar days (after the reporting date) to provide us with the supporting documentation we need to assess your claim.
- **Compassionate leave cover.** We provide 20 working days of cover for compassionate leave related absences caused by a direct relative suffering a serious accident or illness.

- **Bereavement cover**
- **Bereavement reaction.** We also provide up to an additional 20 working days of cover if an insured member of staff is signed off from work as a result of their reaction to the bereavement of a direct relative.
- **Cover for pregnancy related sickness up to 34 weeks**
- **Shared parental leave.** Available if your school selects our lump sum or non-return dependent maternity cover.
- **Extended cover following a resignation.** We provide up to five days of cover for any on-going claims where an insured member of staff resigns, is made redundant or has their employment terminated.
- **Private medical treatment**
- **No proof of supply required**
- **No additional excess periods for certain illnesses**

- **No chronic condition exclusions**
- **Cover for phased returns**
- **Cover for paternity leave**
- **Cover for adoption leave**
- **Cover for jury service**
- **Cover for attending court as a witness**
- **Cover for blood donation**
- **Cover for organ donation**
- **Death in service cover up to £9,000**
- **Stranded staff cover**
- **Suspension cover**
- **Cover for attending LEA training days**
- **Cover for attending official union duties**
- **Dedicated in-house claims department and one of the fastest claim settlement times in the industry**
- **SSL encrypted client area.**



## Choose your cover options

We believe in open and transparent policy terms, always working with schools to identify the most suitable cover and best value options.

We can offer the following cover based on the preferences and circumstances of your school:

### 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. To help schools tackle this issue we now provide the option of extended accident cover, which provides protection against a whole range of personal accident/injury causes.

### Cover for pre-planned surgery

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 now offer the option to cover such absences, with claims paid at the chosen daily benefit for full working days of absence.

### Cover for pre-existing conditions

We know that it is common for members of staff to suffer from pre-existing conditions such as stress, back pain and asthma. Adding cover for pre-existing conditions means you can still claim when a member of staff is absent if a pre-existing condition reoccurs throughout your cover.

### Standard stress cover

57% of schools that take out stress cover with us will submit at least one claim throughout their policy. Our standard stress cover provides your school with 30 days of cover for absences which occur as a result of work related stress causes.

### Premium stress cover

For a more comprehensive level of protection, we offer a premium stress cover option. This provides your school with 190 days of cover in the event that an insured member of staff is absent as a result of a wide range of stress causes such as major life changes, family difficulties or financial problems.

### Cover for on-going maternities

Some schools may be reluctant to switch staff absence insurance providers due to on-going maternity claims. However, we offer schools the option to cover on-going maternities, whether the member of staff has conceived or is already absent from work due to maternity.

### Maternity cover paid as a lump sum

This is the standard maternity benefit option offered by most insurers. However, unlike other providers we do not fix the sum for you; Absence Protection allows you to choose any sum up to £10,000 per full-time teacher. The sum is paid when your employee returns to work after her maternity leave.

### Maternity cover paid regardless of the absentee returning to work

This maternity option ensures that if your insured member of staff chooses not to return to work following their period of absence, your school will still be eligible to maternity benefit.

### Maternity cover paid as a daily benefit

This unique option is 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. This cover is not dependent on the return to work of your employee, which reduces risk and cash flow problems.



Schools in England spent £1.3 billion on supply teachers in 2015-16. This represents a 4% increase on 2014-15, when schools spent £1.24 billion.

Department for Education



## Smart Clinic - Health & wellbeing support

We know that managing your workforce is about more than just insurance. You also need measures in place to reduce teacher absences and support absent staff back into work.

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

Like us, Smart Clinic specialise in the education sector and so understand the unique set of health challenges facing members of staff within schools.

They 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 do not always have time to put the necessary provisions in place to reduce or manage them.

Smart Clinic work directly with the management team in your school to reduce staff absences, and offer all insured members of staff the opportunity to self-refer and engage directly with Smart Clinic's wellbeing services.

Their services include counselling, physiotherapy, a 24-hour helpline, wellbeing sessions, occupational health assessments and much more (see page 10).

All of Smart Clinic's services are available to any insured member of staff covered by our policy, unlike many providers who only offer health and wellbeing support at their discretion.

Smart Clinic can also offer support for members of staff not covered by our insurance policy. Simply tell us which services you would like these staff to have access to and we will provide you with an instant quote.



## Virtual services - The Smart Clinic app

The Smart Clinic has created a revolutionary new way of accessing a wide range of their occupational health and wellbeing services.

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.

With an online booking system, referral process and virtual appointments, you and your colleagues can access most of Smart Clinic's services any time, and from any place.

The Smart Clinic's new client friendly referral systems make managing your occupational health referrals a simple and pleasant experience. The online consent tool allows insured members of staff to provide their consent directly, creating less legwork for your policy administrator.

Plus, complex end-to-end encryption and several layers of validation makes it one of the most secure telehealth systems around.

Services accessible via Smart Clinic's new platform include occupational health assessments, counselling, cognitive behavioural therapy and much more (see page 10).

Providing schools with access to digital healthcare will reduce waiting times, increase uptake, alleviate travelling and reduce the time staff spend away from work to attend appointments.

The Smart Clinic app makes occupational health and wellbeing support more accessible and convenient than ever.





## Benefits of our policy - Health & wellbeing

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



Giving employees immediate access to these services will prevent many absences, ensure a fast response is offered to any absentees and support your workforce through any professional or personal difficulties they are experiencing.

**Please note:** all services accessible via Smart Clinic's video conferencing platform will be prefixed by ■

Your insured members of staff will have access to the following services:

- **Mental Health First Aid (MHFA) training.** Choose two members of staff to attend one of Smart Clinic's MHFA training courses. Attendees will learn how to spot the signs and symptoms of mental ill health and provide help on a first aid basis. Participants will be fully qualified as mental health first aiders by MHFA England. This service retails at £300 per delegate, but is fully subsidised by us as part of your insurance policy.
- **Health promotion days**  
Based on feedback from our schools, Smart Clinic have added a wide range of exciting new services to their health promotion days. They now offer a range of seven different services for you to choose from such as mental health training seminars, drop-in physiotherapy sessions, massage sessions and yoga classes.

### ■ Physiotherapy

Treatment will be used to restore movement and function when an insured member of staff is affected by injury, illness or disability. Physiotherapy consultations are available face-to-face or remotely via their video conferencing platform.

### ■ Occupational health reports

These assessments will be conducted with absentees to gather a deeper understanding of the causes of the absence and identify measures which can be put in place to support the individual and accelerate recovery. Assessments will be carried out by telephone or via their video conferencing platform.

### ■ Pre-placement screenings

Your school is entitled to pre-placement health assessments to ensure you have identified any health issues that you may need to prepare for before your employee starts work. You can make a referral online via your Smart Clinic client area, or by completing a referral form and sending it to Smart Clinic.

- **Emergency 24-hour mental and physical health support service**  
All insured members of staff will have access to a 24-hour helpline service, giving them immediate access to counselling and advice on physical and mental health issues.
- **HR advice and support service**
- **Legal advice and support service**
- **Financial query support**
- **Relationship advice and support service**

### ■ Cognitive behavioural therapy

#### ■ Counselling

Your cover entitles insured members of staff to specialist counselling sessions. Smart Clinic employ expert counselling staff who offer a confidential, empathetic and non-judgemental service. Sessions will be carried out by telephone or via their own video conferencing platform.

#### • Healthy living workshops

Your school can choose from a range of healthy living workshops. From learning the best sleep management techniques to the most effective stop smoking activities, these workshops will provide you with advice on how to create a healthy and happy culture within your workplace.

- **Lifestyle health screening**
- **Healthy eating advice**
- **BMI testing**
- **Cholesterol & blood pressure testing**

#### • Stress awareness sessions

During these sessions, your staff will be provided with information on the origins of stress, how to identify it, and techniques to help reduce levels of stress amongst your workforce.

#### • Services are available worldwide

All you need is a smart phone, tablet or desktop computer with internet access.



## Claims handling

From our experience, we're aware that one of the most prevalent challenges facing schools searching for staff absence insurance is finding a provider with a simple and efficient claims' process.



We often hear from schools who are unsatisfied with the time it takes for their current provider to pay claims and respond to their claim queries. Often schools are forced to wait for months at a time for their valid claims to be paid, which frequently leads to cash flow problems. It is also not uncommon for providers to insist a school renews their policy if they wish to receive payment for claims that have often already been accepted.

At Absence Protection, we understand the value schools place in dealing with a company that can handle claims efficiently so that they receive the correct reimbursement quickly and easily.

All our claims are managed by our committed in-house Claims Team. Our clients have access to their assigned claims handler for a personal and professional service and to ensure that claims are handled promptly and competently. It also means that if our clients encounter any issues, help is only a phone call away.

Our average claims payment time is only **five** working days and all claims are made by BACS payment, ensuring our schools receive their settlement in a timely manner.

To make sure our schools sensitive claims data is kept secure, we have invested heavily in our client portal's security. As a result, it has an SSL (Secure Sockets Layer) encryption certificate. SSL is the technology behind establishing an encrypted connection between a web server (host) and a web browser (your school). This connection between the two makes sure that all the data passed between them remains private and intrinsic.

## Supporting documentation

Retrieving documentation to support staff absence claims can pose real challenges for schools, colleges and academies.



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 bout of absence. Instead, they can focus solely on returning to good health and getting back to work, without unnecessary insurance related concerns.

From our experience, we're aware that school's will often be required to pay up to £30 to retrieve a Section C form from their GP's Medical Practice. In a time of budget cuts and ever-growing financial pressures on schools, we will directly absorb the cost of these reports, rather than reimbursing schools on submission. This will help to ease any cash flow issues schools are experiencing.

As part of our improved approach to supporting documentation, we have increased the time limits schools have to provide us with any additional documents we require to process your claim. Schools now have 45 calendar days after the initial reporting date compared to 20 working days in previous policies. This provides your school with more freedom when making a claim.



## Our underwriter

Within all lines of insurance, a provider's services become redundant without the support of a financially stable and committed underwriter.



An underwriter in the staff absence insurance sector supplies the provider with the financial capacity to pay school's claims. Therefore, having a reputable underwriter with a good credit rating is imperative in allowing the provider to meet its financial obligations.

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.

Therefore when taking out an insurance policy it is worth asking...

- Which insurer underwrites your policy?
- What credit rating do they have?
- Can you provide documentation to demonstrate their ability to pay claims?

To address this issue, our policy is underwritten by XL Catlin Insurance Company UK Limited, part of the AXA XL Group. AXA XL is one of the world's leading insurance organisations focused on P&C (non- life) insurance and reinsurance activities. Their companies have strong relationships with the world's leading global, regional and independent brokers.

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.

## HR support

Taking out a policy with Absence Protection gives your school preferential rates for market leading HR support services.



Access to education specific HR services will not just help you to reduce the risk of staff absence, but also deal with any issues you may face as a result.

Inevitably your school will have to deal with HR and employment issues and you may require professional advice and support from a trusted provider with proven experience and expertise in the education sector.

We work closely with Browne Jacobson, an award-winning law firm with a unique range of education, legal and HR support services designed specifically for schools, academies and colleges.

With over 800 staff across the UK they are experienced in all aspects of employment law; providing straightforward and clear advice on a wide variety of education matters ranging from discrimination through restructures to safeguarding.

Our relationship with Browne Jacobson gives our clients discounted access to a team of HR consultants with a proven track record of advising on the day-to-day and strategic people challenges faced by schools.

Brown 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.

## How to manage staff absences

In addition to taking out an insurance policy there are also other ways to manage your staff absences. This includes ways to prepare for absences should they occur, as well as steps to minimise and prevent absences through occupational health and wellbeing at work schemes. Below we have outlined some additional measures that can help your school to manage its workforce's absences.

### Employment benefits and motivation programs

Statistically, happy, motivated and content employees take up to 66% fewer absence days than unhappy and discontent employees. Therefore an employee benefits program to boost the morale of your workplace may help you to manage your staff absences.

### Internal staff absence procedure

Ensure that your staff are aware of your internal procedure if they are absent from work. This will usually include who to contact when reporting an absence, the timescale in which they are required to report the absence and when they need to inform the appropriate person of their plans to return to work.

When a member of staff is absent from work it is imperative to keep in regular contact and stay up-to-date on the status of their condition. This will enable you to offer any additional support, plan for their return or create the necessary contingencies should the absence continue over a prolonged period.

### Reward low absence rates

Some employers offer attendance incentives to reward good attendance records. This needs careful consideration so as not to disadvantage pregnancy or disability related absences, but can also help minimise staff absence.

### Occupational health support

Offering occupational health support programs to your staff may help to reduce absences. This could be anything from ensuring your staff have the appropriate chairs at work, to offering counselling sessions for any member of staff suffering from anxiety or stress related illnesses. To help support our clients with this, we have engaged a market leading occupational health provider, Smart Clinic.

## Useful points of contact

We have a friendly and knowledgeable team on hand to support you. Our experts include a dedicated schools team, client managers, an onsite claims handling team and technical support consultants, all here to ensure that you have access to the support and advice you need, when you need it.

Here are some useful points of contact:

### Policy enquiries:

Aimee Hulme - Client Manager  
aimee.h@absenceprotection.co.uk  
01565 760010  
07772 404544

### Claims enquiries:

Chloe Hulme - Claims Manager  
chloe.h@absenceprotection.co.uk  
01565 760025  
07881 097790

### Quotations and general enquires:

Schools Team  
info@absenceprotection.co.uk  
0800 862 0077

### Smart Clinic:

Wellbeing Team  
hello@smartclinicuk.com  
0800 862 0142

### Complaints:

Compliance Officer  
compliance@absenceprotection.co.uk  
01565 763100





# Managing Staff Absence

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# 2020/21

Absence Protection Limited  
2 Regent Street, Knutsford, Cheshire, WA16 6GR

Telephone: 0800 862 0077  
Fax: 01565 621 169

[info@absenceprotection.co.uk](mailto:info@absenceprotection.co.uk)  
[www.absenceprotection.co.uk](http://www.absenceprotection.co.uk)

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