



**Harrington Bates**

SPECIALIST INDEPENDENT INSURERS

# Dealing with Staff Absence

**2020/21**

Specialist staff absence insurance for schools, colleges and academies.

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## Prevalence of absence

57% of teachers take sickness absence at some point during the year. Of this 57%, the average time taken off is 7.9 days.



## The value of time

Schools lose time to the value of over £500 million every year through teacher sickness absences.



## Your school's budget

On average, 5% of a school's teaching budget is spent on engaging supply teachers.

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# About us

## Staff absence insurance for schools, colleges and academies.

As one of the leading and longest-standing providers in the sector, we have an established reputation of supplying specialist staff absence insurance to schools, academies and colleges throughout the UK.

At Harrington Bates, we are trusted to provide financially stable insurance, therefore all our policies are underwritten by XL Catlin Insurance Company UK Limited, part of the AXA XL Group, who have an 'AA-' rating with the online credit rating agency Standard and Poor's.

This relationship provides us with the freedom and flexibility to settle all claims in an efficient and timely manner, which is imperative in a time of heightened budgetary challenges.

With a team of dedicated professionals on hand, our clients are reassured of a fast response in the event of a claim; we oversee the complete process and directly transfer all settlements using BACS payment. As a result, we have one of the fastest claim settlement times in the industry, just five working days.

We provide a first class and comprehensive service, offering schools a range of market-leading policy benefits, cover options, absence support services and unrivalled levels of customer service.



We strive to be the industry's number one for customer satisfaction by listening to our customers, anticipating their needs and delivering a service beyond introductory discounts and special offers.

As a company we are dedicated to making our customers lives easier. To do this we continually invest in our people, policies and processes to ensure we're delivering unrivalled guidance and support.

Whether you need help getting a quote or a step-by-step guide to submitting a claim, our team of highly trained professionals are committed to providing a service which is friendly, helpful and addresses your needs.

Our personal approach towards staff absence insurance allows us to build successful relationships that are based on trust and satisfaction so that our policy holders have no hesitation in renewing with us, and recommending our services to others.



Our schools, colleges and academies sit at the core of our business and we will continue to listen and learn from them to ensure we know exactly what they want from their staff absence insurance provider and how we can best deliver that.

Ged Henry - Director

## Why choose us?



### Experience

As one of the longest-standing providers in the sector, we have extensive experience of helping schools in this area of financial planning.



### Reputable

We have a reputation of providing competitive and flexible insurance solutions which really make a difference to our clients.



### Independent specialists

We work exclusively in the education sector. This ensures our policy is relevant and includes cover for many of the absence types which occur within schools.



### Financial security

All our policies are underwritten by an 'AA-' rated insurer, ensuring we have the financial strength and stability to pay your school's claims in a timely manner.



### Trustworthy

We provide clear and simple information which addresses your school's needs and reduces the complexity of choice.



### Expertise

We employ a wide range of highly qualified professionals with experience of working within the insurance and education sectors.



2.16 million teaching days were lost due to staff absence in 2017-18, while more than half of all teachers had at least one period of absence.

The Department of Education



## Our policy

### Standard features of our insurance

With unrivalled expertise and a nationwide portfolio of schools on cover, we understand exactly what policy benefits our clients expect from us. As a result, we offer cover for the absence types most likely to affect our schools' staff. This makes our insurance the best way to alleviate the financial risk that staff absences can pose to your school's budget.

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

- No chronic conditions exclusions
- Committed in-house claims department, claims made by BACS payment and one of the fastest claim settlement times in the industry
- Expert claims support service. Our staff 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.
- Policies from an 'AA-' rated insurer
- Option of an annual, continuous or multi-year policy
- No exclusions for absences caused by an adverse Ofsted or Estyn inspection or report
- Bereavement cover
- Bereavement reaction cover. We provide cover for an additional 10 working days of absence 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 phased returns
- Cover for pregnancy related sickness up to 24 weeks
- Cover for paternity and adoption leave
- Cover for attending court as a juror
- Cover for attending court as a witness
- Stranded staff cover
- Cover for attending LEA training days
- Cover for attending official union duties
- Cover for interrupted claims



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# Occupational health support

We believe in promoting a healthy and happy environment in the workplace.

Providing occupational health support is a great way to help with this and ensure that our schools can be as effective as possible with protecting their employees' health and wellbeing.

As part of our staff absence insurance policy, we offer a range of market-leading occupational health services to help our schools staff with any personal or professional, physical or mental issues they may encounter.

These are included as part of your insurance premium.



Unlimited  
**24 hour helpline**

This gives your insured members of staff immediate access to counselling and advice on any physical and mental health issues they may be experiencing.



Unlimited  
**OH assessments**

Conducted with absentees to provide measures to support them and accelerate their recovery through their period of physical or mental ill health.



Unlimited  
**Pre-placement**

These screenings identify any health issues that you may need to prepare for before your employee starts work at your school, college or academy.



Six sessions per staff member  
**Counselling**

Your insured members of staff can access a confidential, empathetic, non-judgemental and impartial counselling service.



Six sessions per staff member  
**Stress coaching**

Your insured members of staff can learn a series of tips and techniques to ensure their levels of stress remain manageable.



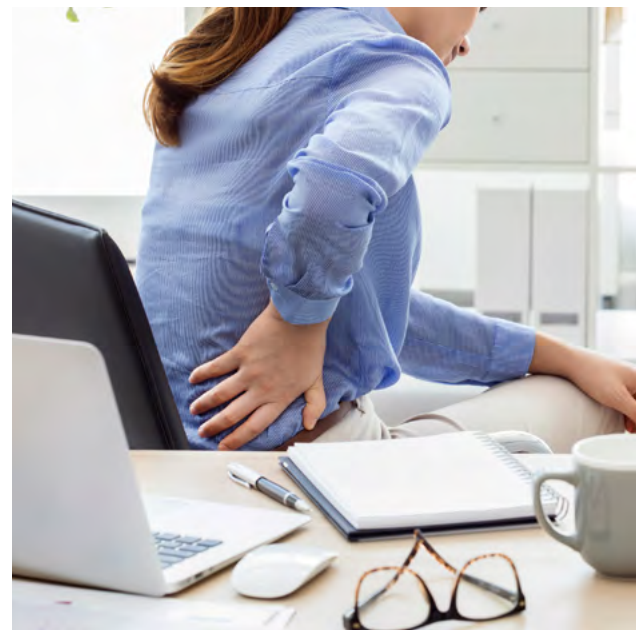
Four sessions per staff member  
**Physiotherapy**

Treatment will be used to restore movement and function when an insured member of staff is affected by injury, illness or disability.



Unlimited  
**Virtual GP service**

Your staff will be able to see a GP from their place of work or from the comfort of their home. All they need is a smart phone, tablet or computer with web access.



Cover options

## Pre-existing conditions

Many people suffer from pre-existing medical conditions such as high blood pressure, diabetes or asthma. Often these conditions and their symptoms are unpredictable, which makes them particularly hard to plan and budget for.

All absence types pose a threat to a school's staffing budget, but none more so than those caused by a pre-existing condition. If a member of staff has suffered from a particular illness or condition in the past, the likelihood of it reoccurring in the future is far greater than to a member of staff with a clean bill of health.

The nature of a pre-existing condition means that symptoms can flare up quickly and frequently, which increases the risk of a staff absence. For example, a member of staff who suffers from back pain could find themselves unable to attend work as a result of standing for long periods in the classroom or sleeping in an awkward position during the night.

Pre-existing conditions also have the potential to develop quickly; from being a small health issue which requires a short period of absence, to a more serious issue which requires a sustained amount of time off work.

Most staff absence insurance policies will contain what is commonly known as 'pre-existing illness exclusion'. Any claims made as a result of a condition found to have existed before the policy start date will likely be invalid and declined.

### Our solution - Pre-existing cover

We allow you to add pre-existing conditions cover to your staff absence insurance policy. Selecting to cover pre-existing conditions means you can still claim when a member of staff is absent if such a condition reoccurs throughout the duration of your policy.

We consider a pre-existing condition an absence whereby a member of staff has suffered from a related problem, resulting in more than five days' absence in the 12 months prior to the start of your policy. It is important that all medical conditions are declared before your policy is purchased. If you don't tell us about a pre-existing medical condition and you need to make a claim then cover will not be provided for that medical condition. To avoid this, please make sure that all conditions are disclosed before taking out your policy.

Cover options

## Stress cover

Teaching is a stressful job at the best of times, what with monitoring the safety of pupils and managing their behaviour, combined with increasing pressure to improve grades, budget cuts, fewer staff and bigger classes. But when pupils aren't behaving, workloads are building and results aren't being achieved, stress can begin to take its toll.

Every year 3.7% of teachers and 3.0% of support staff take an absence due to stress or mental illness. This equates to 16% of all absence days within schools.

As with all absence types, stress is unpredictable and can happen at any time. However, the average length of a stress related absence is more than twice as long as any other absence cause, with the exception of maternity. These long-term stress-related absences are becoming increasingly frequent within schools, with 3,750 teachers signed off on long-term sick leave because of the pressure of work, anxiety or mental illness in the last year alone.

Such is the prevalence of stress within schools that steps should be taken to offer staff pastoral support wherever possible to limit the risk of stress occurring or reduce the effects of stress. Schools also need to accept that stress related absences are inevitable and whilst they can be reduced, they can't be eliminated. Therefore, it is vital to plan and budget for stress related absences by putting appropriate contingencies in place.



### Our solution - Stress cover

A great way to protect your school against the increasing risk of stress related absences is by choosing one of the cover options below:

**Standard stress cover:** This provides your school with 30 days of cover in the event that an insured member of staff is absent as a result of work related stress.

**Premium stress cover:** 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 family difficulties, financial problems or major life changes.

Once you're covered, in the event that a member of staff is absent from work as a result of stress or mental illness, our insurance will pay you a fixed amount (chosen by you) after the waiting day period. This will provide you with the financial capacity to cover the costs incurred by the absence, minimising the impact it has on your school's operations and staffing budget.

Cover options

## Maternity cover

In the last academic year, 56% of all days taken absent within our schools were due to maternity. This is more than twice the amount of time lost to stress, the next most prevalent absence cause.

Although the announcement of an impending birth is always something to celebrate, it can often be a worry for employers who may be left wondering what the impact will be on their school.

There's no denying that for schools and academies maternity leave presents real operational and financial challenges. Suddenly a key team member isn't there and there's no way to know if they're coming back, which makes it particularly hard to plan and budget for.

Whilst National Insurance repays most of the absent teacher's salary, most schools need assistance to help pay for a replacement teacher or to engage cover from a supply agency.

The average length of a maternity absence is 280 calendar days. Providing cover for such a lengthy period of time can be expensive, with supply agency rates averaging between £125 and £140 per day. It has therefore never been more vital to plan and budget for maternity related absences.



### Our solution - Maternity cover

To protect your school's staffing budget against the risk of maternity related absences, we give you the option to purchase independent lump sum maternity cover.

In the event that a member of staff is absent from work as a result of maternity, the cover will pay you a benefit of your choice up to £10,000, all in one go.

What's more, this maternity option now includes cover for any unknown pregnancies conceived up to 30 calendar days before your maternity policy start date. This is included at no additional cost.

Lump sum maternity benefit is provided under a separate policy and provider, which means if your school only requires maternity cover, it can now be purchased as a standalone policy.

For more information, please contact our team by calling us on 0800 862 0960 or email us at [info@harringtonbates.com](mailto:info@harringtonbates.com).



## Claims handling

When choosing your staff absence 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. We pride ourselves on our speed, efficiency and customer service when dealing with our schools claims.

At Harrington Bates, we take leadership in providing a first class claims handling service.

A key component of this is having a simple and easy to manage claims process, handling claims in a timely manner and paying all valid claims without exception.

All claims can be logged via the client area of our website, and you will only be asked to provide some basic information regarding the insured person's working hours, absence type and absence details. No need for a constant back and forth via email, telephone or post. If we require any documentation to support your claim, you can also upload this online. In a few quick clicks and a fraction of the time, you can have everything submitted and ready for us to process.

From there, all claims are managed by our in-house claims team to ensure competent and compliant management in line with Financial Conduct Authority (FCA) regulations.

Each of our schools is assigned their own claims handler to guarantee a personal and professional service, and ensure you have access to the support and guidance you need, when you need it.

Our claims process means we have one of the fastest claim settlement times in the industry, just five working days. What's more, all claims are made by BACS payment to ensure your school will receive its settlement swiftly.



## Financial security

A staff absence insurance provider's services become redundant without the support of a financially reliable and committed underwriter. Financially stable providers will offer policies from an insurer with a good credit rating. These ratings provided by independent agencies are an indicator of financial stability.

Our policy is underwritten by XL Catlin Insurance Company UK Limited, which operates under the AXA XL brand. 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+, demonstrating its financial strength. XL Catlin Insurance Company UK Limited is authorised by the Prudential Regulation Authority (Firm Reference No. 423308) and regulated by the Financial Conduct Authority.

Our relationship with XL Catlin Insurance Company UK Limited means our clients will benefit from the support of a financially stable and flexible insurer, as well as enjoying the protection of the Financial Services Compensation Scheme (subject to qualifying criteria) in the unlikely event that XL Catlin Insurance Company UK Limited becomes unable to meet its commitments.

It also allows our schools to rest assured that we have the financial strength and security to settle all claims covered by our policy swiftly, without putting their funding at risk

Harrington Bates is authorised by XL Catlin Insurance Company UK Limited to issue policies, administer them and settle claims on their behalf.



## Harrington Bates

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