



**Harrington Bates**  
SPECIALIST INDEPENDENT INSURERS

# Specialist Staff Absence **Insurance**

**2022/23**



8 Brunel Court, Northwich, Cheshire, CW9 7LP  
Phone: 0800 862 0960  
Email: [info@harringtonbates.com](mailto:info@harringtonbates.com)



### 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.

# Contents

About us	01
Self-certification	03
Coronavirus cover	04
Why choose Harrington Bates?	05
Our policy	06
Occupational health support	07
Cover options	08
Claims handling	11
Financial security	12
Get in touch	13
Staff Absence Insurance Policy	14
Section A - Introduction	15
Section B - Staff Absence Cover	16
Section C - General Conditions	23
Appendix - Definitions	31
Appendix - Terms of Business	36

Telephone  
0800 862 0960

Address  
8 Brunel Court, Northwich,  
Cheshire, CW9 7LP  
United Kingdom

# About us

## We allow schools to self-certify absence for up to two weeks.

At Harrington Bates, we're always looking for ways to improve our cover and make managing your policy even easier. That's why for 2022, we will continue to allow schools to self-certify up to 10 working days of absence\* by simply filling in a self-certificate form.

Our extended self-certification period:

- **Reduces policy administrator workloads**
- **Ensures more claims are paid**
- **Improves claim payment times**
- **Removes pressure on the absentee**
- **Eases any cash-flow issues your school may be experiencing**

To learn more about our extended self-certification period, see the 'Self-certification' section on page 03.

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 can be 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 schools, anticipating their needs and delivering a service beyond introductory discounts and special offers.

As a company we are dedicated to making our school's 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](#)

---

# Self-certification

We know that chasing GPs for supporting documentation can sometimes be an arduous and stressful process.

That's why we've taken steps to ensure that our schools' staff are able to self-certify even more absences. Included as standard within our 2022 policy, we will allow teachers and support staff to self-certify absences\* for up to 10 working days.

Gathering medical evidence is not necessary for self-certification claims. What's more, self-certified absences are easier for policy administrators as they don't need to wait for staff to retrieve a Doctor's Report for us to assess your claim.

In the unfortunate event that an employee is absent from work, your school submits an insurance claim as normal. However, if the absence lasts 10 working days or less, we will not request supporting documentation to process your claim.

Instead, simply complete our self-certificate form and return it to us. We'll then have everything we need to assess and process your claim.

Plus, there is no limit to the number of self-certification claims you can make. As long as the length of absence is 10 working days or less, staff will be able to self-certify their absence.

This ensures more claims are paid, with schools able to receive their payment within days.

It also allows the absentee to focus specifically on returning to good health and getting back to work, without insurance related concerns.



## Coronavirus cover

We would like to reassure any schools searching for a staff absence insurance provider that by choosing us you have the option to benefit from a significant level of financial protection in the unfortunate event that coronavirus (COVID-19) affects your school.

Throughout the past two years we have worked to support schools through the on-going pandemic and as well as paying claims for staff who were unwell as a result of contracting COVID-19, we have provided cover for those suffering with symptoms.

Cover for confirmed COVID-19 absences is proving invaluable to our current policy holders, which is why we will continue to offer schools the choice of including cover for COVID-19 in our 2022 policy.

However, if you do not require COVID-19 cover you can make a significant financial saving on your policy premium.

Plus, as with all our claims, we don't require any proof of a supply teacher being engaged, so how the funds are used is entirely at your discretion.

We know that the last two years have been a particularly difficult time for teachers and support staff. During these challenging times it can feel overwhelming, and your staff may wonder how they are going to maintain their physical and mental health in the months ahead. These concerns are perfectly normal.

Whether your staff are self-isolating, live alone or just need some help or support around their physical or mental health, we're here to help.

Our industry-leading health and wellbeing service offers a range of support services which can help.

# 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.



The teacher sickness absence rate within UK schools, colleges and academies in 2018/19 was 4.1 days per teacher, an increase from 4.0 in 2017/18.

Department for 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:

- Self-certify up to 10 working days of absence. We allow insured members of staff to self-certify absences\* for up to 10 working days. This removes the burden on policy administrators and allows the employee to focus on getting better.
- Expert claims support service. If an absence exceeds our new and improved self-certification period, our staff liaise directly with GPs to retrieve any reports we need from them to process your claim.
- Committed in-house claims department, claims made by BACS payment and one of the fastest claim settlement times in the industry
- Policies from an 'AA-' rated insurer
- Option of an annual, continuous or multi-year policy
- No chronic conditions exclusion
- No exclusions for absences caused by an adverse Ofsted or Estyn inspection or report
- Bereavement cover
- Bereavement reaction cover
- Compassionate leave cover
- Accident cover
- Cover for phased returns
- Cover for pregnancy related sickness up to 24 weeks
- Cover for paternity leave
- Cover for adoption leave
- Cover for attending court as a witness or juror
- Stranded staff cover
- Cover for attending LEA training days and official union duties
- Cover for interrupted claims
- Death in service cover
- Cover for all ages
- No evidence of supply required for any absence type
- No hidden administration costs



Telephone  
0800 862 0960

Address  
8 Brunel Court, Northwich,  
Cheshire, CW9 7LP  
United Kingdom

# Wellbeing and 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 health issues they may encounter.



Unlimited  
**24 hour helpline**

This gives your 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 school's staff can access a confidential, empathetic, non-judgemental and impartial counselling service.



Six sessions per staff member  
**Stress coaching**

Your school's 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. Often these illnesses 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 school's 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.



# Get in touch

Our aim is to make staff absence insurance as transparent and easy to arrange as possible.

Just choose the right options for your school and we can let you know how much money you could save on your existing absence arrangements. We can also talk you through pricing and explain anything you need to know about our staff absence insurance.

At Harrington Bates, we have a highly trained and knowledgeable team on hand to support you throughout. Here are some useful points of contact:



## Telephone

**Schools Team:**

Quotations and general enquiries **0800 862 0960**

**Client Team:**

Policy enquiries **0800 802 1674**

**Claims Department:**

Submitting claims and enquiries **01565 760019**



## Email

All questions and enquiries **[info@harringtonbates.com](mailto:info@harringtonbates.com)**



## Fax

All questions and enquiries **01565 621169**



## Post

All questions and enquiries **Harrington Bates**  
8 Brunel Court, Gadbrook Park,  
Northwich, Cheshire, CW9 7LP