

Staff Absence Insurance that is more than just an insurance policy

Specialist insurance for primary and secondary schools, nurseries, academies, trusts, cluster groups and sixth-form colleges.

We are the longest standing staff absence insurance experts in the UK and recognise the impact absence can have on schools; not just the day-to-day inconveniences and increased costs, but ultimately, how it can affect performance. Our policy is suitable for all types of schools; large or small, academies or cluster groups, and alongside our expertise and knowledge, you can recommend this policy with confidence, knowing that we have a solution for you to offer that meets your client's needs.

Flexible Footprint

We provide a continuous policy which ensures schools get the full benefit of their staff absence policy. With an annual policy, which many competitors offer, your clients could find themselves without cover if an absence period goes over the renewal date of their policy.

In addition, our staff absence policy comes with a market leading Employee Assistance Programme called Towergate Health Assist, which is designed to help your clients reduce absence in the first place. This programme includes counselling services, day 1 stress intervention and critical incident advice.

Furthermore, we also provide access to a health and safety e-learning portal which has 11 accredited modules for all staff to complete – all administered and managed by the school themselves.

Our aim is to grow together by working closely with you to deliver what your clients need:

- ✓ Our specialist team can visit more complex risks with you, to offer specific advice and guidance to your clients
- ✓ Our policies are underwritten by A-rated insurer Ageas
- ✓ We provide an in-house claims team with dedicated advisors, so you can talk directly to the person handling your client's claim

Easy to do business with

Our delegated authority and binder expertise helps us to help you to do more for your client. Simply send us your presentation and we'll come back to you with a competitive quote.

Key contact: **Rob Blake: 07800 816 132**
Email: **robert.blake@towergate.co.uk**

Team Telephone: **0330 123 5168**
Team Email: **staffabsence@towergate.co.uk**

Towergate Staff Absence

Kings Court
London Road
Stevenage
Herts
SG1 2GA



**OVER 20
YEARS EXPERTISE
PROVIDING
STAFF ABSENCE
INSURANCE**



Staff Absence

Our Footprint

- ✓ Primary schools
- ✓ Secondary schools
- ✓ Academies
- ✓ Community schools
- ✓ Trusts and Cluster Groups
- ✓ Nurseries
- ✓ Sixth-form colleges

The scheme does not currently provide cover for:

- ✗ Adult-learning colleges
- ✗ Universities

What we Cover

Sickness and Absence:

- ✓ Chosen Daily Benefit – up to £250
- ✓ Chosen Excess Period – (1-30 days)
- ✓ Pregnancy Related Illnesses – treated as per any other absence and no specific exclusion applies
- ✓ Phased Returns to work – paid up to the full benefit period
- ✓ Chronic Conditions – Covered
- ✓ Benefit Period – 190 days with the option of 365 for Support Staff
- ✓ Insurer – A Rated UK Based
- ✓ Stress Related – Option of 0,30,60 and 190 days cover
- ✓ Personal Accident – Lump sum payments up to £10,000, covered as standard
- ✓ Continuous Cover – Exclusions aren't reapplied at each and every renewal

Other Absences

Medical Expenses – covered up to 15% of benefit payable
Jury Service – Covered up to 10 days
Bereavement – Covered up to 5 days
Suspension – Covered up to 20 days less excess period

Maternity

Teachers – Benefits of £2,500, £3,500 and £4,500 available
Support – Benefits of £1,250, £1500 and £1,750 available
Paternity Leave* - Covered up to 10 days
Adoption Leave* - Covered up to 10 days

What we DON'T cover

- ✗ Pre-Planned Operations – Planned or recommended surgical procedures prior to policy inception will not be covered, unless otherwise agreed
- ✗ Pre-Existing Conditions – Reoccurrences or absences that have caused 10 consecutive days off in the previous 12 months will not be covered in the first year, unless otherwise agreed
- ✗ Maternity Moratorium – No maternity claims can be made where a staff member was already pregnant before cover inception.

*Paternity and Adoption leave is only included in the policy if maternity benefit is selected.



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