

**Learning Academies Trust
Teacher's Staff Absence Policy
Version 3**

Claim guidelines

Our internal, teacher's staff absence policy is available to all schools in the Trust who opt to contribute to the scheme.

It not only matches other staff absence insurance policies on the market but offers many additional benefits as standard, the main one being that any unused insurance premium remains in house for the benefit of our schools and pupils.

Standard Policy Coverage

- ✓ Cover in the event of an accident or sickness.
- ✓ A daily benefit up to £160.00 (pro-rata)
- ✓ A 10 day excess period – you can claim from Day 11 of absence
- ✓ 100% daily benefit for stress related absence from Day 11 of absence
- ✓ 100% daily benefit for staff dropping to half pay
- ✓ Compassionate Leave from Day 11 of absence
- ✓ Bereavement Leave from Day 11 of absence

Covid-19 support

✓ **NEW** daily benefit up to £160.00 (pro-rata) for teaching staff clinically vulnerable under the Coronavirus Restrictions Regulations - at home from 28 weeks of pregnancy (Covid). Maximum amount per teacher/claim is limited to 32 days per annum.

✓ **NEW** daily benefit up to £160.00 (pro-rata) for teaching staff CEV (clinically extremely vulnerable) under the Coronavirus Restrictions Regulations - at home due to Covid. Maximum amount per teacher/claim is limited to 32 days per annum.

Maternity & IVF support

✓ **NEW** lump sum benefit of £5,000 per maternity (pro-rata) for teaching staff absent due to maternity leave

✓ **NEW** daily benefit up to £160.00 (pro-rata) for teaching staff absent due to undergoing IVF treatment from Day 11 of absence

What we will NOT cover

- ✓ Non-teaching staff
- ✓ Pre-existing conditions**
- ✓ Adoption Leave
- ✓ Paternity Leave
- ✓ Suspension Cover
- ✓ Stranded Cover
- ✓ Carer Cover
- ✓ Jury Service
- ✓ Trade Union Duty Cover

✓ Staff who have dropped to zero pay

Which staff will be covered under this policy?

- ✓ Teachers
- ✓ Leadership Staff
- ✓ Unqualified Teachers
- ✓ EYP (if no nursery teacher)

There will be no additional charge for any new teaching staff joining within the insurance year.

Pre-existing Conditions

All newly recruited teaching staff employed by the Trust must have undertaken the Medigold Fit for Role online questionnaire to highlight if any existing health conditions are present.

In September annually, all schools must notify HR of any staff with pre-existing conditions. If there is likely to be an ongoing absence claim for more than 45 working days in any 12 month period, support will be given through the HR Lead to get them back to work.

How will the scheme work?

The aim of the Trust is to retain the funds we previously paid to external insurance companies and hold internally so eventually, as the pot grows, we can confidently self-insure.

In the first year of the scheme (September 19 – August 20), schools were only able to claim up to the maximum of their own 'pot' that they contributed. For example, if you contributed £10,000 to the pot, your maximum amount of claims paid out will not exceed £10,000.

Any schools that join in the future, this rule will apply, irrespective of when they join (pro-rata to date of joining).

To enable the Trust to build up a pot of funds for claims in future years, any unclaimed/unspent funds will then remain in the scheme towards future years claims from any school within the Trust.

For example, during your first year, if you contribute £10,000 but only claim £7,000 back in absence claims, your remaining £3,000 will remain in the pot for future years' claims but for the benefit of all schools.

From Year 2, a school could contribute £10,000 but claim back £13,000 in absence claims.

In order that we protect the scheme, it is proposed that the maximum amount per teacher/claim is limited to 32 days per annum.

Should the level of claims across the Trust exceed the amount of total funds available, claims will be paid out equally on a pro-rata basis to ensure no one school benefits or loses as a result.

**However, if there are surplus funds and one school has an absence insurance need outside of the above guidelines, the CEO/CFO/Trust Board reserve the right to approve support, based on individual circumstances and funds being available.

Who will administer the scheme?

All claims will be dealt with by the central finance and HR teams.

How will funds be transferred into the scheme?

Annually, the agreed contribution will be taken from your schools' budget and placed in a centrally held cost centre/nominal code.

How do I make a claim?

You will need to ensure all absences are recorded within your Arbor MIS system and reported to HR/payroll in the normal manner. Please ensure all sickness notes are also uploaded into Arbor MIS.

To initiate the claim, please email **centralfinance@learningat.uk** to advise day 11 has occurred and forward any related sick notes/hospital letters etc. to support the claim.

Absence will be monitored and claims paid out termly.

Your school will be emailed with confirmation of the amount paid and the staff members the claim relates to.

How often will the scheme be reviewed?

The scheme will run from 1st September to 31st August annually and premiums will be reviewed annually in April/May once all claims paid and the balance reconciled and approved by the Trust's accountants. An annual report will be presented to SLT to show how the fund has been used and the balance remaining.

How will the annual premiums be calculated per school?

To make the charge fair across all school in the Trust, we will be basing the recharge on the same principle as you receive your base funding – per pupil.

From Sept 2022, there will be an agreed amount per pupil (to include nursery pupils at 0.5 FTE) at £37.50 per pupil. This has not increased and pricing remains the same as the previous year. This is based on October 2021 census data to align with your funding for 2022/2023.

Policy adopted by Learning Academies Trust	
Date of Meeting	12 th May 2022
Signature of Finance Trustee of LAT	Jonathan Bushby
Review Cycle	Annually
Date of Next Review	May 2023

Policy versions	Policy ratified by Finance Committee
Version 1	21st May 2019
Version 2	19th January 2021
Version 3	12 th May 2022