

TEACHER'S STAFF ABSENCE INSURANCE SCHEME POLICY

Learning Academies Trust

Effective Date 1st September 2024

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CHANGES

Policy date	Summary of change	Author	Version	Review date
21/05/2019	Policy has been created.	Kay Mabin, CFO	1.0	20/05/2022
19/01/2021	Policy reviewed. Covid cover added.	Kay Mabin, CFO	2.0	12/05/2022
12/05/2022	Policy reviewed. Maternity cover £5,000 per claim added.	Kay Mabin, CFO	3.0	31/08/2022
01/09/2023	Policy reviewed. Daily benefit increased from £160 to £200.	Kay Mabin, CFO	4.0	31/08/2024
01/09/2024	Policy reviewed. Maximum claim/s updated in Section 5.	Kay Mabin, CFO	5.0	31/08/2025

1. AIMS

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.

2. LEGISLATION AND GUIDANCE

N/a

3. DEFINITIONS

Term	Definitions
N/a	

4. STANDARD POLICY COVERAGE

Standard Policy Coverage

- ✓ Cover in the event of an accident or sickness.
- ✓ A daily benefit up to **£200.00** (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 **£200.00** (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 **£200.00** (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, Adoption/Surrogacy, IVF support, paternity leave & Shared Parental leave

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

✓ **NEW 2023** lump sum benefit of **£5,000** per adoption/surrogacy leave (pro-rata) for teaching staff absent due to adoption/surrogacy leave

✓ **NEW** daily benefit up to **£200.00** (pro-rata) for teaching staff absent due to undergoing IVF treatment from Day 11 of absence.

✓ **NEW 2023** daily benefit up to **£200.00** (pro-rata) for teaching staff absent due to paternity leave **up to a maximum of 10 working days.**

✓ **NEW 2023** lump sum benefit of **£2,000** for teaching staff (pro-rata) absent due to shared parental leave.

What we will NOT cover

- ✓ Non-teaching staff
- ✓ Suspension Cover
- ✓ Stranded Cover
- ✓ Carer Cover
- ✓ Jury Service
- ✓ Trade Union Duty Cover
- ✓ Staff who have dropped to zero pay

4.1. Which staff will be covered under this policy?

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

4.2. 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.

5. 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. This figure will be clearly published in our annual financial statements as designated funds.

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. There can be more than 1 claim per teacher per year (for the same absence reason), but the maximum payout must not exceed 32 days (maximum £6,400).

We reserve the right to cap the total annual reimbursement for one member of staff should excessive claims be submitted. For example, if a claimant has 2 totally different claim reasons across the claim year.

To enable a reimbursement to be made for absence, schools will clearly need to show there has been additional staffing costs incurred to cover the absence. If no backfill required, there would be no need for a payment from the absence insurance pot.

Should an absence or maternity claim span 2 financial years and where a lump sum benefit can be claimed, this will be paid as a one-off payment in the academic year which best benefits the school.

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.

5.1. Who will administer the scheme?

All claims will be dealt with by the central finance team.

5.2. 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.

5.3. 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 any related sick notes/hospital letters etc. are forwarded to the central HR team to be placed in the relevant personnel file..

To initiate the claim, please email your school's finance officer to advise day 11 has occurred.

Absence will be monitored and claims paid out termly.

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

5.4. 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 for the previous financial year and the balance reconciled and approved by the Trust's accountants.

5.5. How will the annual premiums be calculated per school?

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

From Sept 2024, 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 2023 census data to align with your funding for 2024/2025.

In times of tight budgetary constraints/pressure on school budgets, the Trust Board reserve the right to reduce each school's contribution – by an amount per pupil or lump sum reduction. This will be formally minuted and advised to schools.

5.6 Supporting staff wellbeing

Any surplus funds within the staff absence rolling programme can be used for the wellbeing of **ALL** Trust staff. Some examples are below but this list is not exhaustive and will be regularly reviewed by the CEO and CFO:

- Annual flu jab available for all Trust staff
- Staff Counselling
- Staff coaching package
- Mental health support
- Wellbeing awards
- Eye Care vouchers
- Rewards – cards, gift vouchers, flowers, star awards, books
- Occupational Health assessments
- Staff development – professional memberships, study materials, exam fees
- Attendance at conferences e.g. ISL conference for HT/EHT's & school leaders
- Staff training credits/online programmes
- HR staff recruitment, retention and advertising costs e.g. TES subscription