

## Staff Absence Insurance – with Medical Cover and Well-being Cover as standard

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### Executive Summary

Staff absence can have a major impact on the smooth running of a school or academy. CASL offers a flexible and competitively priced staff sickness absence insurance policy that covers all school based staff. It offers the option for you to specify the

level of cover you require for your school together with medical and well-being cover. The scheme is backed by a large insurance company and over 2800 schools, and their staff, already benefit from its cover.

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### Service Offer

#### Staff Absence Insurance

This is a very flexible scheme which covers: stress related absences, maternity and paternity leave, and absence due to bereavement or jury service. It allows you to choose:

- Which staff are covered – both teachers and support staff are eligible
- Different daily absence rates for teaching and support staff; different types of support staff can also have specific daily absence rates
- The number of days' absence before a claim is made
- The level of reimbursement for each day's absence (maximum £250.00 per day) which is paid on staff absence, not linked to the engagement of replacement staff
- Whether to cover pre-existing conditions of staff members

#### Medical Cover

This includes private medical health cover for over 100 common conditions. It also provides a 24/7 GP helpline and a number of Cancer Support Services.

#### Well-being Cover

This includes a specialist stress counselling service with a helpline, home visits and confidential advice and support. This is particularly valuable since stress is the major cause of education staff absence.



Also included are:

- Physiotherapy treatment
- Personal Health Management – online health risk assessment, free eye tests, discounted health club membership
- Lifestyle Health Screening – a nurse-led review of health status and disease risk factors – school based for all staff

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## School Responsibilities

Current and accurate information is needed for a quotation. Prompt notification of absences is required so that claims are processed accurately and quickly.

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## Quality of Service and Evaluation

We carry out regular customer surveys to monitor our performance. Forums established through the National Association of Head Teachers and the National Association of School Business Managers review the quality of the service and consider how it might be improved.

We also monitor each school's take-up of services. If this is lower than expected, reminders of the services and their benefits are sent to the school for all staff. This helps to prevent or detect

illnesses, so reducing overall levels of absence and ensuring the health and well-being of staff.

CASL carries out regular customer surveys on an annual basis to monitor performance and ensure service excellence; the surveys cover at least 25% of service clients. If you have any concerns at any time, we welcome your feedback.

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## Cost

As the level of service and cover is tailored to each school, average costs are not available. Premiums increase with the daily absence rate; they decrease in line with the increase in the number of days' absence prior to making a claim. Premiums are linked to the number of staff at the school.

- All new customers receive a 5% discount
- All our policies include a 3 year Premium Guarantee

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## Contact Details

For further information, send us your contact details, a brief outline of what you need, and some dates when we can call you.

We will then contact you as soon as possible.

Contact us by using the CASL Extended Services Answering Service on **01733 866467** or e-mail [office@churchacademies.org.uk](mailto:office@churchacademies.org.uk) putting Extended Services in the subject line.