



be **amazing**

who are
Teacher Absence?

Telephone **0800 862 0656**
www.teacherabsence.co.uk



about us

Teacher Absence Limited is a specialist provider of teacher absence insurance.

We offer a fresh approach towards staff absence insurance for schools and academies, providing you a simple, understandable and affordable no frills policy.

Our services ensure that you have the necessary insurance to cover you in the event of sickness or unplanned absence.

Based in Leeds, we have friendly and knowledgeable teams on hand to support you.

Our experts include an onsite claims handling team, schools advisors, technical support consultants and dedicated account managers, all here to ensure that you have access to exactly the support you need, when you need it.



what is **teacher absence** insurance?

In short, staff absence insurance is a fixed benefit insurance policy which pays out in the event that one of your members of staff is absent due to unforeseen circumstances.

This can help to protect schools against unplanned expense incurred as a result of staff absences.

For example, in the unfortunate event that you have a member of staff taken critically ill and forced to take three months off work, it could be expensive to replace this member of staff for the duration of the absence. This cost will likely not be budgeted for and funds may need to be allocated from other areas of the school. Our insurance protects you against such eventualities, allowing you to manage your finances and budgets a little more closely and ensure that financially at least, you don't have any nasty surprises.

The policy will pay out a fixed benefit which you're able to use towards provision of a supply teacher, enlisting a part time-teacher or towards anything else. We don't require any proof of a supply teacher being engaged, so how the funds are used is entirely at your discretion.

We'll pay out your chosen daily benefit amount for every day over your waiting day period whenever a member of staff is absent due to unforeseen circumstances such as illness or an accident. For example, if your policy includes a daily benefit of £200 and a three day waiting day period and one of your members of staff takes six weeks off due to injury from a car accident, you will be able to claim for £5,400





what's included in your **policy**?

We're proud to offer our simple but effective teacher absence insurance policy.

We've designed our policy to be as easy to manage as possible. We don't ask for a claims history when getting a quote or arranging cover and allow you to adjust the waiting days and daily benefit yourself. Once on cover, you'll be able to manage your own staff lists and make claims online.

We will pay the daily benefit amount on behalf of all insured staff for every full day of absence after the waiting day period in the event of sickness or bodily injury.

All current members of staff aged between 18 and 70 are eligible and new members of staff can be added during the policy.

We also cover non-sickness related absences, such as accident, stress, bereavement, maternity, jury service, paternity and adoption.

If you have selected the option to cover maternity, we will also pay the requested amount up to £5,000 for teaching staff or 50% of the chosen amount for support staff.

Cover for stress or mental health related absences can be added to the policy for 30 days or 190 days cover.



who **underwrites** our policy?

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, and offer property, casualty, professional, financial lines and specialty insurance products globally.

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. Further details can be found on the Financial Services Register at www.fca.org.uk

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 Insurance Company SE becomes unable to meet its commitments.

Teacher Absence Limited is authorised by XL Catlin Insurance Company UK Limited to issue policies, administer them and settle claims on their behalf.





is it all **very expensive?**

No!

We work hard to ensure that we are offering you the best possible service at the lowest possible price.

In fact we are so confident that we can offer the best price for our staff absence insurance policy that if you find the same policy from another provider, we guarantee to beat it.

Additionally we will send you £100 in book vouchers to say sorry.



please can I have a **quote?**

Yes of course.

Please click [here](#) and fill out a few basic details, and we can cover you for your staff absence insurance within a few minutes.

Alternatively, get in touch with us and we can provide you a quote over the phone or by email.

Remember we won't ask you for a claims history!



Thanks!

thanks
for reading!

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