

SUMMARY OF COVER

TEACHER ABSENCE INSURANCE

The summary of cover is a guide only – please read this carefully before completing the proposal form. A specimen policy giving full details of the terms, exceptions and conditions is available on request. The summary does not constitute any evidence of insurance.

IMPORTANT FEATURES

- Full time teachers, part time teachers, non-teaching staff and caretakers can be included.
- Upper age limit 65.
- Benefit applies during term time only – maximum 190 days per year. This shall be extended in respect of support staff on annual contracts at no additional cost.
- The Daily benefit for all claims will be reduced by 50% after 100 working days of continued absence.
- **Maternity Leave is included in the policy. Various options are available. Please contact for further details.**
- Cover is also included for Jury Service, Bereavement Benefit and Phased Return.
Optional Covers available including Paternity Leave.
- Stress cover is included and the school can select whether to opt for full cover or to limit this cover to 30 claimable days or even eliminate stress cover completely for a reduction in premium.

CLAIMS

- Medical certificates or self-declaration forms must be provided for each period of disablement.

COVER

- Provides a chosen daily benefit if, during the period of insurance, an insured person is unfit to work because of an accident or illness manifesting itself after the start date of cover. With this policy, it is not essential for a Supply Teacher to be employed by the school.

MAIN EXCEPTIONS

- Disablement current at the inception of the period of insurance or absence during the working days not falling within the period of insurance.
- Pregnancy or childbirth but only during the last eleven weeks prior to the expected confinement date. Any absence incurred as a consequence of pregnancy or childbirth before the eleventh week prior to the anticipated date of confinement will be subject to a minimum of 10 days excess or the policy excess whichever is the greater.
- Pre-existing exclusion – “medical conditions which resulted in an absence of over 5 working days during the 12 months preceding the date of absence are excluded”.
- Planned surgery.
- Minimum excess period is increased to 7 days in respect of claims related to Lower Back Pain, Asthmatic & Gynaecological Conditions.