

General

Provider	The Education Broker	The Education Broker	The Education Broker	The Education Broker
Backed by NAHT	Yes	Yes	Yes	Yes
Backed by NASBM	Yes	Yes	Yes	Yes
Authorised by the FCA	Yes	Yes	Yes	Yes
Regulated by the FCA	Yes	Yes	Yes	Yes
Policy	SCHOOLSAFE	BEST	SUPPLYPLAN	EDUCARE
Insurer	Aviva	Ageas	Lloyd's	Aviva
Insurer is 'A' rated	Yes	Yes	Yes	Yes
Claim by phone, email & fax	Yes	Yes. Online too.	Yes	Yes

Absence insurance cover

Note that this is the standard cover. Your quotes may state other options so please check them. Unless stated otherwise, your selected policy excess would apply to claims. Terms such as 'Daily Benefit' and 'Benefit Period' are fully described in each policy.

Policy	SCHOOLSAFE	BEST	SUPPLYPLAN	EDUCARE
Personal Accident benefit	Yes – up to £10,000 lump sum	Yes – up to £10,000 lump sum	No – not covered	No – not covered
How much of the Daily Benefit could be paid and for how long	100% for 100 working days, then 50% for the remainder of the Benefit Period	100% for 100 working days, then 50% for the remainder of the Benefit Period	100% for the whole of Benefit Period (it does not reduce to 50% after 100 working days) – see comments below relating specifically to stress	100% for 100 working days, then 50% for the remainder of the Benefit Period
Training days / 'inset' days	No – not covered	No – not covered	No – not covered (but the benefit period is up to 195 working days rather than 190 working days)	No – not covered
Illnesses ongoing at the time of beginning cover	No – not covered Insured staff begin to be eligible when they have returned to work for 20 days	No – not covered Insured staff begin to be eligible the day they return to work	No – not covered Insured staff begin to be eligible the day they return to work	No – not covered Insured staff begin to be eligible the day they return to work
Illnesses ongoing at the time of renewing cover	Yes – covered Provided you renew	Yes – covered Provided you renew	Yes – covered Provided you renew	Optional – terms are proposed to you at renewal time Provided you renew
Non-chronic illnesses existing before the policy begins, but not occurring at the time of starting cover. (Common cold, coughs, 'flu do not matter)	Yes – covered	A condition which caused an absence of 5 days or more in the 12 months prior to a person beginning cover will be excluded... ... but it becomes eligible once the person has been free of absence from that condition for 12 months This exclusion applies only at the beginning of a person's cover, not at each policy renewal	A condition which caused an absence of more than 5 days in the 12 months prior to a person beginning cover in the current period of insurance will be excluded This exclusion applies at each policy renewal	A condition for which the absent person had received any advice or medical treatment in the two year period prior to coming on cover will be excluded This exclusion applies at each policy renewal
Chronic illnesses (persistent and recurring illnesses) existing before the policy begins, but not occurring at the time of starting cover	Yes – covered	Yes – covered, unless the school was reasonably aware of their existence This exclusion applies only at the beginning of a person's cover, not at each policy renewal	Yes – covered, unless it is a condition which caused an absence of more than 5 days in the 12 months prior to a person beginning cover in the current period of insurance This exclusion applies at each policy renewal	Yes – covered, unless it is a condition for which the absent person had received any advice or medical treatment in the two year period prior to coming on cover This exclusion applies at each policy renewal
Pre-planned operations	Yes – covered	An operation will not be covered if it was planned prior to the person beginning cover, or if they were already on a hospital waiting list	An operation will not be covered if it was planned prior to the person beginning cover, or if they were already on a hospital waiting list	An operation will not be covered if it had been consulted on, recommended, planned or investigated in the 2 years prior to the start of or renewal of the policy
Pregnancy-related illness	Yes – covered Until 28 days before the expected date of delivery Postnatal depression, stress or anxiety is excluded unless the insured person returns to work for 10 working days	Yes – covered Until 4 weeks before the expected date of delivery Postnatal depression, stress or anxiety is excluded unless the insured person returns to work for 10 working days This exclusion does not apply if Maternity Leave Insurance is additionally purchased	Yes – covered Until 30 days before the expected date of delivery	Yes – covered Until 28 days before the expected date of delivery Postnatal depression is excluded
Stress (both domestic and work related)	Yes – covered, unless you choose to not include You can choose to cover for 0, 30, 60 or 'full' days (full being 190, 232 or 365 in line with the policy's Benefit Period)	Yes – covered, unless you choose to not include You can choose to cover for 0, 30 or 'full' days (full being 190, 232 or 365 in line with the policy's Benefit Period)	Yes – covered, to the level of stress cover you choose You can choose to cover for 60, 130 or 'full' days (full being 195 or 365 in line with the policy's Benefit Period) The Daily Benefit does not reduce to 50% until the 60, 130 or 'full' amount of days has elapsed (for example, if you choose 'full' stress cover for 365 days, stress claims are paid at 100% for up to 365 days)	Yes – covered, unless you choose to not include You can choose to cover for 0, 30 or 'full' days (full being 190, 232 or 365 in line with the policy's Benefit Period)
Phased return to work	Yes – covered Up to the maximum Benefit Period (which may be up to 365 working days) Days or part days worked are not eligible for payment	Yes – covered Up to the maximum Benefit Period (which may be up to 365 working days) It can be paid over a period of up to 2 years if a policy is renewed Days or part days worked are not eligible for payment	Yes – covered Up to the maximum Benefit Period (which may be up to 365 working days) Days or part days worked are not eligible for payment	Yes – covered Up to the maximum Benefit Period (which may be up to 365 working days) Days or part days worked are not eligible for payment
Caring for dependants / Compassionate leave	Yes – covered Up to 5 days No excess is applied	Yes – covered Up to 5 days when the first 2 consecutive days of absence have elapsed	Yes – covered Up to 5 days No excess is applied	Optional – You can choose to include up to 5 days
Bereavement	Yes – covered Up to 5 days. If bereavement becomes stress, then up to the maximum Benefit Period you selected for stress absences (0/30/190/232/365 days) No excess is applied. If the duration exceeds 5 days the absence is considered as stress and the excess period you have chosen is applied	Yes – covered, under the level you choose for stress cover Up to the maximum Benefit Period you selected for stress absences (0/30/190/232/365 days)	Yes – covered Up to 5 days. If bereavement becomes stress, then up to the maximum Benefit Period you selected for stress absences (60/130/195/365 days) No excess is applied. If the duration exceeds 5 days the absence is considered as stress and the excess period you have chosen is applied	Optional – You can choose to include up to 5 days Up to the maximum Benefit Period you selected for stress absences (0/30/190/232/365 days) No excess is applied. If the duration exceeds 5 days the absence is considered as stress and the excess period you have chosen is applied
Jury service	Up to 10 days No excess is applied	Up to the maximum Benefit Period (which may be up to 365 working days) No excess is applied	Up to 5 days No excess is applied	Optional – you can choose to include up to 10 days No excess is applied
Religious observance	Up to 2 days per person per insurance period No excess is applied	No – not covered	No – not covered	No – not covered
Suspension	Yes – covered Allegation of abuse – Up to the maximum Benefit Period (which may be up to 365 working days) Other reasons – Up to £100 for Teachers and £50 for non-Teachers (up to 25 days for each)	No – not covered	No – not covered	No – not covered All sickness (including stress) is excluded when a person is suspended
Medical suspension (contagious disease)	Yes – covered Up to the maximum Benefit Period (e.g. 190 or 365 days)	No – not covered	No – not covered	No – not covered
Organ donation	Yes – covered Kidney donation – 20 days Bone marrow / Stem cell donation – 5 days No excess is applied to either	No – not covered	No – not covered	No – not covered
Local Authority training days	Yes – covered 1 day per person per insurance period No excess is applied	No – not covered	No – not covered	No – not covered
Stranded staff	Yes – covered Up to 5 days No excess is applied	No – not covered	No – not covered	No – not covered

Wellbeing and treatment services

Policy	SCHOOLSAFE	BEST	SUPPLYPLAN	EDUCARE
Medical treatment to help reduce the duration of a claim	Yes – insurer considers	Yes – insurer considers	No – not provided	Yes – insurer considers
Helpline 24/7	Yes – for various needs: Alcohol/drugs, personal legal information, family issues, housing, childcare, tax, bereavement, relationships, domestic abuse/violence, elderly care, gambling addiction, general finance, etc. Critical incident advice GP call back and medical information	Yes – for various needs: Alcohol/drugs, personal legal information, family issues, housing, childcare, tax, bereavement, relationships, domestic abuse/violence, elderly care, gambling addiction, general finance, etc. Critical incident advice GP call back and medical information	Yes – for various needs: Alcohol/drugs, personal legal information, family issues, housing, childcare, tax, bereavement, relationships, domestic abuse/violence, elderly care, gambling addiction, general finance, etc. Critical incident advice GP call back and medical information	Yes – for various needs: Alcohol/drugs, personal legal information, family issues, housing, childcare, tax, bereavement, relationships, domestic abuse/violence, elderly care, gambling addiction, general finance, etc. Critical incident advice GP call back and medical information
Stress avoidance	Yes	Yes	Yes	Yes
Life issue support (not just stress)	Yes	Yes	Yes	Yes
Health checks – online	Yes	Yes	Yes	Yes
Health checks – at school	Yes	Yes	Yes	Yes
Wellbeing library for staff	Yes	Yes	Yes	Yes
Wellbeing campaigns for school	Yes	Yes	Yes	Yes

Maternity, paternity & adoption leave insurance cover

Maternity Leave Insurance is designed to fill the shortfall between the Occupational Maternity Pay (OMP) that the staff member on leave receives and the proportion of Statutory Maternity Pay (SMP) that is reclaimed through National Insurance payments. Levels of cover vary between policies, the option selected and is subject to an excluded period, known as a moratorium period* (see below). Please note that all benefits stated will be adjusted to reflect the Full Time Equivalent (FTE) of the Insured Person who is absent, except in the SupplyPlan policy where a flat amount is paid irrespective of FTE or staff category.

Policy	SCHOOLSAFE	BEST	SUPPLYPLAN	EDUCARE
Maternity leave – *moratorium period	A+ cover – An Expected Due Date in the first 32 weeks after the policy begins or when the person joins if later Not re-applied when the policy is renewed Essential cover – An Expected Due Date in the first 40 weeks after cover begins or when the person joins if later Applies at each renewal	Premier cover – An Expected Due Date in the first 7 months after the policy begins or when the person joins if later Not re-applied when the policy is renewed Essential cover – An Expected Due Date in the first 40 weeks after cover begins or when the person joins if later Applies at each renewal	An Expected Due Date in the first 7 months after the policy begins or when the person joins if later Not re-applied when the policy is renewed	Essential cover – An Expected Due Date in the first 40 weeks after the policy begins or when the person joins if later Applies at each renewal
Maternity leave – benefit	A+ cover – 25 x the Daily Benefit Paid after 18 weeks of leave or pro rata if the person returns earlier No excess is applied Essential cover – From £2,500 to £5,000 in bands of £500 for Teachers. 50% of that amount for non-Teachers Paid upon return to work at the end of statutory maternity leave No excess is applied	Premier cover – 30 x the Daily Benefit Paid after 39 weeks of leave or pro rata if the person returns earlier No excess is applied Essential cover – £2,500 for Teachers. 50% of that amount for non-Teachers Paid upon return to work at the end of statutory maternity leave No excess is applied	A choice of flat amounts of £4,000 or £2,000 Paid after 18 weeks of leave or pro rata if the person returns earlier No excess is applied	Essential cover – From £2,500 to £5,000 in bands of £500 for Teachers. 50% of that amount for non-Teachers Paid upon return to work at the end of statutory maternity leave No excess is applied
Adoption leave – benefit	A+ cover – 25 x the Daily Benefit Paid after 18 weeks of leave or pro rata if the person returns earlier Essential cover – Up to 5 days No excess is applied	Premier cover – 30 x the Daily Benefit Paid after 39 weeks of leave or pro rata if the person returns earlier	No – not covered	Essential cover – Up to 5 days No excess is applied
Paternity leave – benefit	A+ cover – Up to 10 days No excess is applied Essential cover – Up to 5 days No excess is applied	Premier cover – Up to 10 days No excess is applied	No – not covered	Essential cover – Up to 5 days No excess is applied