

SUPPLY TEACHER BUDGET PROTECTION FREQUENTLY ASKED QUESTIONS



Q: Can the academy sign-up for Supply Teacher Budget Protection scheme at any point during the course of the year?

A: Because the purpose of the policy is to help protect the school's supply teacher budget, it ideally needs to fall in line with the school's financial year.

Q: What is the minimum budget the academy has to set to sign-up to the scheme?

A: There is no minimum budget the academy has to set, however, insurers will review the actual supply teacher spend in previous years when setting the minimum retained limit they will require the school to have.

Q: Do I have to submit details of each and every individual staff absence?

A: No, insurers simply require you to declare each month the amount you have spent on supply teachers in the previous month and the number of supply teacher days that represents. Once the school has used up its retained layer it can make a claim. At that time, information will be needed on the individual staff absences.

Q: What is the maximum amount of budget overspend the academy can insure against?

A: £50,000, however an academy can select a lower amount if required.

Q: What happens if we exceed the maximum of insured overspend before the end of the year?

A: The policy covers up to £50,000 of eligible supply teacher costs that exceed the schools retained limit. Should costs go higher than the retained limit, plus the £50,000 cover provided by the policy, the school would be liable for these costs.

Q: Is there a maximum amount a school can claim for in anyone day?

A: No, there is no maximum amount per day, or per member of staff, that a school can spend on supply teachers.

Q: In the past the academy has purchased a "staff absence" product – is Supply Teacher Budget Protection the same but with a different name?

A: No, it is very different. This scheme is designed to allow schools to set a reasonable budget for supply teacher costs and pay a known amount (the insurance premium), to ensure that if they have an abnormal year when supply teacher costs are high due to unexpected staff illness or injury, they have cover to assist with that unplanned cost. Staff absence policies vary, but generally pay a specified daily amount when staff member is absent. The use of a supply teacher is not always required, but if it is it may be capped at a specified amount. Most policies such as these will have a waiting period which needs to be exceeded before the daily payment becomes due. Insurers may require details of all staff absences to be reported to them.

Q: Does it make sense to purchase supply teacher budget protection as well as a staff absence product?

A: It would depend on the requirements of the school, but in most cases we believe a school would choose one or the other.

Q: When does the academy need to make the premium payments? Is it an annual or termly payment?

A: This is an annual policy and the premium payment is due when the policy is set up.

Q: If we have a new teacher join the school will they be included.

A: Yes, they will be covered from the day they start work at the school.

Q: Does a member of the teaching staff have to be off for a certain amount of time before the scheme covers the cost of the supply teacher?

A: No. You simply follow your usual pattern of when you would engage a supply teacher. There is no "waiting period".

Q: If a teacher is signed-off for stress is this covered?

A: Yes, absence resulting from stress is covered, subject to the policy terms.

Q: If a teacher is signed-off work due to an injury sustained playing sport, such as rugby or skiing, is the cost of the supply teacher still covered?

A: Yes, sports are covered although deliberate exposure to exceptional danger is not.

Q: Can we claim for the use of a supply teacher when a member of staff goes on maternity leave? What happens if a pregnant member of staff is signed-off by a doctor before the maternity leave period starts?

A: This policy covers temporary disablement resulting from injury to the body or illness which prevents a member of staff engaging in their duties at the school. Pregnancy is not an illness and the policy would not cover a member who went on maternity leave. However, complications of pregnancy are covered, so if the teacher was ill and signed-off by a doctor before the maternity leave had started this would be covered under the scheme.

Q: Can we also cover teaching assistant staff under the Supply Teacher Budget Protection scheme? What about the school's administrative staff such as a school business manager?

A: Teaching assistants can be included, and will be, provided they are included on the proposal form when the numbers of staff are requested. Non-teaching staff are not covered as the policy relates to supply teaching costs only.

Q: If a member of staff dies, has a serious injury, or is diagnosed with a terminal illness and will be unable to work again would the cost of a supply teacher be covered?

A: No, the policy covers temporary absence only.

Q: If a member of staff is already absent when the policy starts are they covered?

A: Not until they have been back at work for at least two consecutive weeks.

Q: Can we claim for cover when teachers are on compassionate leave?

A: No, this policy covers temporary disablement resulting from injury to the body or illness which prevents a member of staff engaging in their duties at the school therefore this is not covered.

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