

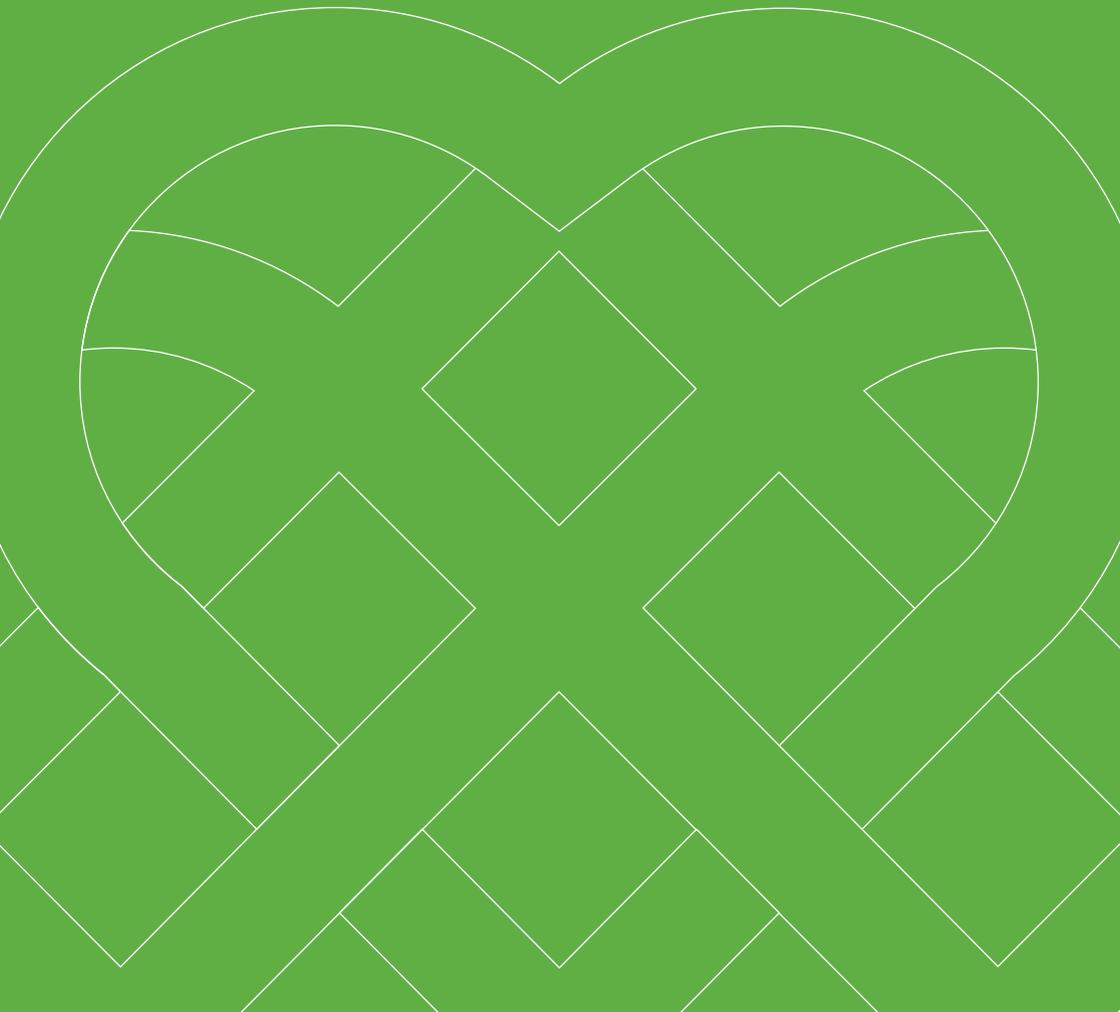


**Education Mutual**

**Staff Absence Protection**

The only DfE-approved mutual,  
run by schools for schools

# The ethical approach to staff absence protection





## Run by schools for schools

**Education Mutual (EM) provides a new, innovative way to manage staff absence.** As the only member-owned DfE-recommended staff absence protection provider, we run solely for the benefit of members rather than shareholders, with contributions used to settle claims and support people in their time of need.

The transparency of cover and the claims process sits at the heart of what we do. The board of EM are School Business Leaders and Head Teachers like yourselves who want the best for their budget, together with the flexibility of a commercial provider.



**1\_Chairman**  
**Nick Hurn OBE**  
CEO Bishop Wilkinson  
Catholic Education Trust

**2\_Director**  
**Andy Brown**  
OBE CEO Ad Astra MAT

**3\_Director**  
**Rose Wilcox**  
Executive School  
Business Leader,  
St Marks RC Primary School



**4\_Company Secretary**  
**Louise Levy**  
COO Bishop Wilkinson  
Catholic Education Trust

**5\_Vice Chair**  
**Sir Ken Gibson**  
Executive Head Teacher,  
Harton Academy



### Contact Education Mutual

Hawthorn House, Ransom Wood Business Park, Mansfield, NG21 0HJ

✉ [learnmore@educationmutual.co.uk](mailto:learnmore@educationmutual.co.uk) ☎ 01623 287840

🌐 [educationmutual.co.uk](http://educationmutual.co.uk) 🐦 [@educationmutual](https://twitter.com/educationmutual)



**Education  
Mutual**

**Claims**

**Broker  
Administration**



**Commercial  
Insurers**

**IPT**

**Claims**

**Underwriters**

**More than  
£800k has  
been invested  
to date  
back to the  
education  
sector**



**Broker  
Commissions**

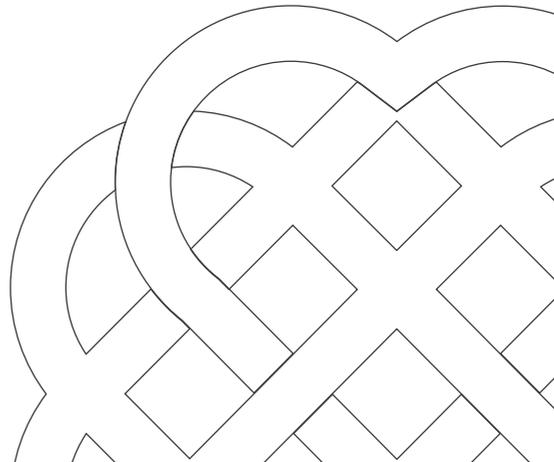
**Mr Shareholder**



To date,  
Education  
Mutual has  
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education  
sector

## Your money, reinvested

Unlike commercial insurers, Education Mutual has low running costs and reinvests all surplus funds back into schools and not in shareholders' pockets.



## Our members enjoy free ISBL membership

Education Mutual works in partnership with the Institute of School Business Leadership (ISBL). All new Education Mutual members can enjoy free membership of the ISBL.



**Chief Executive, ISBL**  
**Stephen Morales**

“Education Mutual has generously offered to cover annual Institute membership fees for School Business Professionals (SBPs) that sign up to the scheme. Education Mutual understands the financial pressures faced by schools and is keen to help remove any barriers to ongoing professional development.”



**Chairman, Education Mutual**  
**Nick Hurn OBE**

“Education Mutual welcomes this opportunity to work in partnership with ISBL to help you support and develop School Business Professionals.

“Your roles as School Business Professionals are paramount within the education sector, especially as we still struggle with the impact COVID-19 has had on school finances.”

## Protection Options

Flexibility is key when joining a staff absence cover scheme that can manage everything from the largest Multi-Academy Trusts down to the smallest of nurseries.

One size definitely does not fit all and we are here to find you the most complete cover for your budget. You design your bespoke cover through choices of:

### Staff Protection

Choose to cover any combination of your staff, be that teaching staff only, some or all non-teaching, support and site staff.

### Protection Benefits

From £30 up to £300 per day.

### Waiting Periods

Select how best you manage absence with nil, 1, 2, 3, 5, 10, 15, 20 or 30 days.

### Stress Protection

Choose nil, 30 or 190 days' cover.

### Pre-existing Conditions

Protect all staff or choose to cover individual situations.

### Maternity

Benefits up to £10,000 are available.

### Included in every membership

We extend cover beyond accidents and illness absences to ensure you have protection against the costs of:

- Parental Leave (£3,000)
- Adoption Leave (£10,000)
- Phased Return
- Compassionate Leave
- Trade Union Days
- Interrupted Claim
- Stranded Staff Cover
- Suspension Cover
- Jury Service
- Bereavement Leave
- COVID-19
- Major Incident Cover
- Maternity up to £10,000
- Accident/sickness

### Gold Membership

Membership of Education Mutual can be enhanced to automatically cover all pre-existing conditions and pre-planned operations.



## Healthcare

All Education Mutual member schools benefit from a range of comprehensive health and wellbeing services for staff covered by the membership.

This includes counselling and physiotherapy sessions, 24/7 GP access and occupational health services, run in conjunction with our staff absence protection, to support your schools' staff and reduce and prevent absences.



## Mental Health Services

The mental wellbeing of teaching staff as a whole was problematic even before the pandemic, with 55% of school leaders and 49% of teachers reporting that their workplace had a negative impact on their mental health and wellbeing. This has been reflected in a 350% increase in mental health support requests from Education Mutual members during the period of COVID-19.

Teachers and staff can easily access support through Education Mutual's health services team.

## New for 2022 – Stress Coaching

Education Mutual has added extensive stress coaching services to our Health and wellbeing support for 2022 to further improve the mental health and wellbeing of school leaders and staff.

Our certified coaches will work with individuals and schools of all experience levels and sizes to refine their skills, establish helpful routines, improve their levels of wellbeing, maintain a strong and positive mindset, equip them for successful and fulfilling careers, and create healthy lifestyle choices.

The smart way to keep more of your budget in school, along with comprehensive health and wellbeing services to prevent and reduce absences in schools.

## Mental Health First Aid Training

The education sector was a particularly demanding industry even before COVID-19. This can have a detrimental effect on teachers' and staff's wellbeing. This workshop is designed to proactively support education staff and make them aware of the signs of mental health issues amongst their colleagues.

### The workshop includes:

- What causes mental ill health?
- Spotting the signs and symptoms of mental ill health
- Key skills for managing mental health in the workplace, including: how to listen, what to say, the types of interventions that work best
- Introduction to a range of practical support and resources
- A wellbeing resource pack

## Counselling

Through our extensive network of quality checked and vetted clinics, we are able to offer appointments at convenient times and dates, in locations throughout the UK. Education Mutual provides the most comprehensive counselling service with seven sessions as standard, and the option for an extension based on the counsellor's recommendations. 95% of our counselling services are delivered within a five-mile radius of the member's home address.



## Your Health is Our Priority

Our GP service gives individuals the flexibility to have a consultation with a General Practitioner.

### GP 24/7 – an online surgery

- Immediate advice and support for employees
- Flexible phone or video consultation
- Private prescriptions
- Patients can arrange and authorise direct prescription medications
- Health information access to the UK's most comprehensive medically validated health information database, providing 24-hour access to more than 1,100 topics



# Services to Prevent and Reduce Absences in School

## Physiotherapy

With waiting times for NHS services on the increase, there are often lengthy delays in people receiving vital treatment which in turn can prolong their absence from work.

Our nationwide network of physiotherapists provides timely, effective and efficient therapy for musculoskeletal problems, both on a face-to-face basis and remotely via video link. These can be accessed at any time, also providing a preventative route suited to those taking a proactive approach to their healthcare.

## Nurse Support Services

Our service is staffed by experienced registered nurses, who understand the physical, mental and emotional needs of those affected by an accident, serious illness or emotional trauma.

Nurses will provide help and support to people suffering from, living with, or recovering from:

- Bereavement of a close relative
- Cancer
- Cardiac conditions
- Stroke
- COVID-19
- Menopause
- Medical trauma, such as post-traumatic stress disorder and heart attacks
- Mental health problems, such as addictions, anxiety, depression, schizophrenia, stress and obsessive disorders
- Other life-limiting or life-changing conditions

## Surgical Assistance Programme

There is often a lengthy NHS waiting list for common surgical procedures, meaning employees can remain out of work for a considerable amount of time.

Our surgical assistance programme involves coordinating and overcoming obstacles you and your employees face relating to the healthcare system. Research has found that the sooner a procedure is carried out, the shorter the recuperation period. Our Case Managers help by facilitating private specialist surgical procedures, wherever possible under the same consultant, at private hospitals local to you as well as providing advice after seeing a specialist.

“Without the support of Education Mutual we would have lost a key member of our team for six additional weeks. In reality, we protected the equivalent of a full half term of learning for our children.”

**Springfield Academy**



## **New for 2022!** **Increased Occupational Health Support**

Following the great feedback from our members on our Occupational Health services launched in 2021 we are delighted to be able to increase the number of free assessments offered to schools in 2022.

## **Occupational Health**

Introduced at the request of Education Mutual member schools who suggested Occupational Health services would be a very beneficial support to schools and trusts.

Education Mutual has developed an Occupational Health service designed to support members in complying with Health and Safety at Work legislation and to optimise an individual's overall health, attendance, and wellbeing.

**Key aspects of services available to members are:**

### **New Employee Assessments**

Following an offer of employment, the new employee is requested to complete an online New Employee Questionnaire (NEQ). A Specialist Occupational Health Practitioner (SOHP) carefully considers any underlying medical conditions declared, and if required a confidential call will be arranged and conducted with an SOHP prior to issuing the fit-for-work certification. The service supports the employer's obligations under the Equality Act 2010.

## Occupational Health Assessments

Education Mutual Occupational Health assessments can be requested by employers at any stage of the absence management process, from early-stage preventative reasons all the way to formal hearings where significant decisions are made. The most common reason for a management referral is to obtain an assessment of an employee's fitness for work.

An assessment is conducted by a Specialist Occupational Health Practitioner who the schools can contact prior to the assessment taking place. The aim of the assessment is to address questions raised by the employer, following which a report is produced.

The primary aim of the report is to advise management regarding the employee's health issues and to make recommendations on what reasonable adjustments could be considered to ensure a safe/healthy working environment for the employee.

## Occupational Health Support Line

To support Education Mutual members further, we provide direct access to an Occupational Health support line, where managers can discuss the appropriateness of a management referral, get advice on what questions to ask prior to making a referral, and discuss any points raised in the final report which may require clarification.

## Occupational Health Hub

Education Mutual member schools can access advice and guidance on workplace health issues via our Wellbeing Hub. It provides information and guidance in areas such as Managing Absence & Presenteeism; Workplace Health Promotions; Managing Return to Work.

## New for 2022 – Deloitte Legal Services For Schools

Education Mutual is fast becoming a major schools service provider, we are now working in partnership with

# Deloitte.

Members will have exclusive rates that are significantly reduced to help schools in these challenging times but will still receive services from some of the highest quality legal teams in the country.

### What makes Deloitte Legal different?

The Employment team at Deloitte Legal works directly with schools to help them to:

- Monitor and mitigate potential employment law risk
- Manage their litigation risk – we help EM members defend claims when it is necessary to do so, but we aim to resolve matters quickly and before they develop into litigation
- Build strategies to enable them to enforce their legal rights in a timely and cost-effective manner
- React to adverse events when they occur in order to minimise the damage and disruption - using all of our skills and expertise
- Liaise with trade unions
- Negotiate exits and severance arrangements
- Deal with employment litigation

**For full terms and conditions see membership rules**

## Claims

### Monthly direct claims settlements by BACs

- Education Mutual provides a bespoke, secure membership portal that has been created and designed by our existing Business Manager members. You can manage all aspects of your membership on the portal, at a time to suit you.
- Supporting information is kept to a minimum. We'll do our best to request as little information as we can and we'll accept your declaration for most conditions rather than having to ask absent staff members for additional documentation.
- Each member of Education Mutual is assigned a dedicated Relationship Manager. Your Relationship Manager will take the time to get to know your school, your membership arrangements and what your priorities are. We'll work with you to ensure your claims are up to date and if you have any queries you'll always have the same point of contact.
- Claims are paid monthly via BACs; documents submitted by the 20th of the month are paid at the beginning of the following month. For long-term claims, you won't wait to receive your payments. Monthly interim payments are also made with no need to chase us.

### Maternity Benefit

**Do you want to receive your maternity benefit payments earlier?**

Speak to us to find out more!





Online Bespoke  
Claims Portal

Dedicated  
Relationship  
Manager



**Education  
Mutual**





## Testimonials

**Debbie Yexley** Redbridge Primary School T16123

**“Friendly, efficient and very comprehensive service.”**

We joined Education Mutual in February this year. Their quote was very favourable and they took on our two maternity absences. On return of our teachers, I was notified when payment was made very promptly. The portal is easy to manage but the allocated ‘Relationship Manager’ will make any changes for you if you prefer. I am not hassled but it’s helpful that Lucy keeps in touch regularly. All of my queries have been very quickly resolved by their team. The Healthcare support offered by Education Mutual is very comprehensive too. I’m very happy I made the leap!



**Kath Lee** St Thomas More  
RC Primary School 138354

**“Excellent customer service.”**

We have been using Education Mutual for three years and have found them to offer excellent service. Any queries are dealt with by our contact (Gemma) efficiently and nothing is too much trouble.

We have claimed on numerous occasions via their online portal, which is easy to use, and the claims are settled quickly via direct bank payment. Highly recommend.



**Liam Wilson** St Aidan's  
CofE Academy 143228

**“Brilliant!”**

I am a School Business Manager of a school in Huddersfield and we decided to make the switch from another popular insurance provider to Education Mutual three years ago, mainly due to financial reasons.

It was obviously a frightening prospect moving to a new provider, but Education Mutual has been outstanding since day one, and I believe most schools in our Academy Trust have since followed suit due to the financial savings and outstanding service. The fact that it is a mutual and not an outright insurance provider has never been an issue, which was our main concern when making the switch.

There are a number of reasons I judge Education Mutual to be outstanding. We have always had the same point of contact who has gone way beyond the call of duty to make sure we are well looked after. They have advised us on policy renewals and on-going claims, carried out the administration of our policy on our behalf and so much more. It's exactly what you would want from a service like this – nothing ever seems too much trouble.



## Become an Education Mutual member

To receive a quote for your school in just a few minutes, contact us:

 **01623 287840**

 **educationmutual.co.uk**

 **@educationmutual**



Scan this code with your mobile device to receive your quote



**“It’s important that schools support each other.”**

Chairman,  
Education Mutual  
**Nick Hurn OBE**



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