

# Staff Absence Protection<sup>///</sup> for Schools & Trusts.

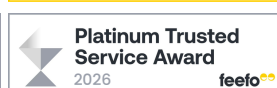
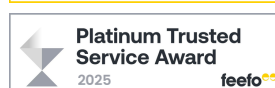
feefo<sup>01.20.26</sup>

EXCEPTIONAL



4.9 OUT OF 5

Your favourite way to manage your staff  
absenteeism, created by schools, for schools.





# Welcome to your favourite way to manage your staff absenteeism.

Browse 1,200+ multi-award winning reviews from our Education Mutual member schools



4.9/5

**feefo** \*01.2026

Rated 'Exceptional'



## Hello, we're Education Mutual.

### Why we're here

Since 2018, Education Mutual has been transforming staff absence protection with an innovative, non-profit making approach that prioritises schools, budgets, and wellbeing.

### The tools to protect your people



Access to health and wellbeing services isn't an optional extra for our members. It's built into your membership at no additional cost to help prevent and reduce your absenteeism.

### Set up by schools, for schools



A member-owned provider creating a community of schools working together to support each other through staff absence



All member schools pay a contribution to the mutual where these funds are pooled into a shared pot to pay claims



Our ethical approach provides an alternative to traditional staff absence insurance



The board is made up of active school leaders who know schools' yearly frustrations firsthand



We were founded by school leaders seeking a fairer, more supportive alternative to profit-driven providers

# The UK's largest member-owned provider of staff absence protection for schools and trusts.

## What is staff absence protection?

Staff absence protection is a way for schools to manage the financial impact of staff being off work due to illness or injury. At Education Mutual, we do things differently.

We're a mutual – that means we're owned by our member schools and run for their benefit, not for profit. This approach ensures that funds stay within the education sector, supporting schools directly.

## We're designed with schools in mind

Many schools stick with traditional staff absence insurance providers out of habit. We get it – when budgets are tight and times even tighter, it's easier to renew than re-think.

But here's the thing: just because it's familiar doesn't mean it should cost you more or offer you less.

Are you getting the best value for school funds?

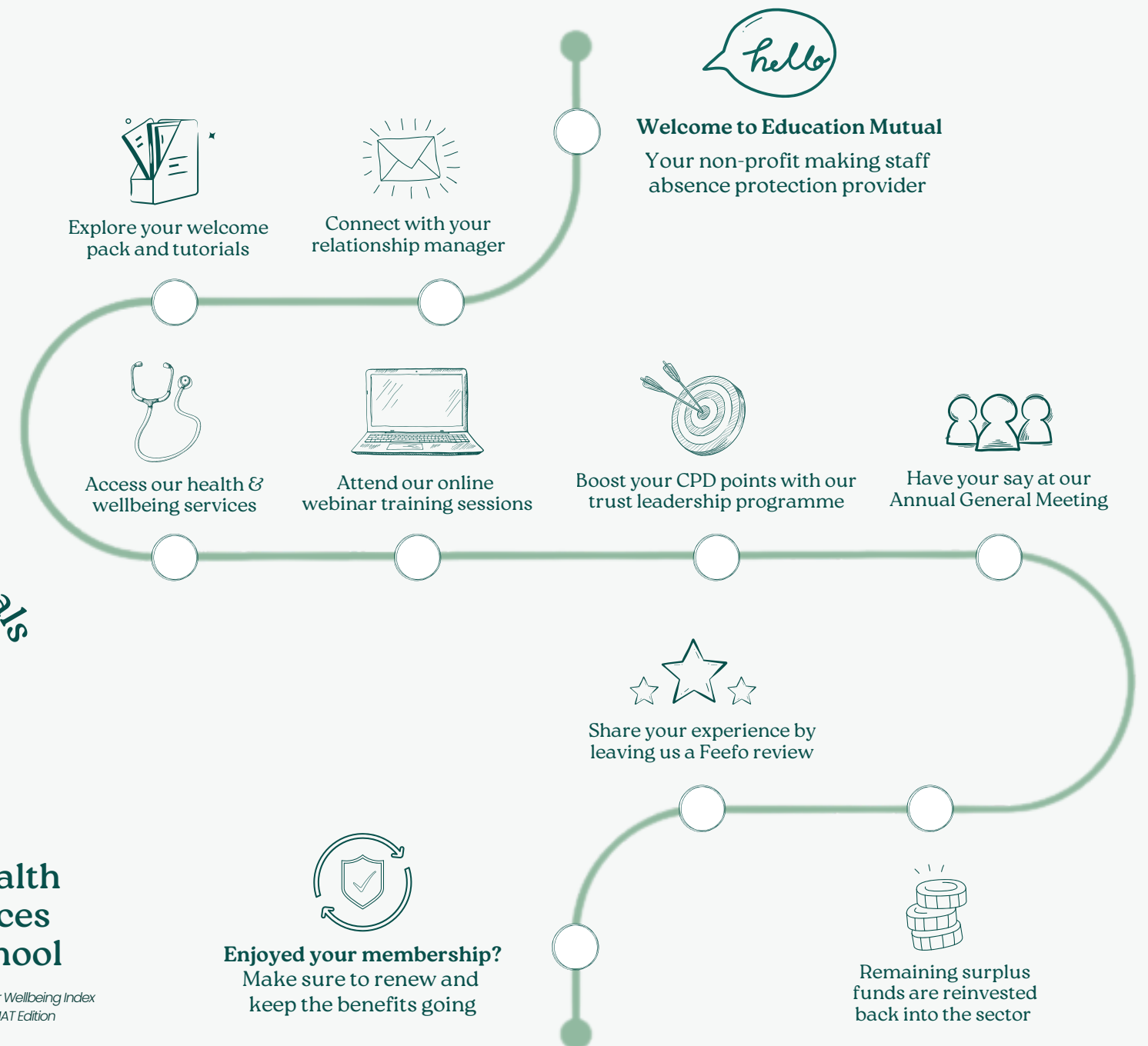
of individuals

67%

have not used the health and wellbeing services provided by their school

\*Data taken from the Education Mutual School Business Leader Wellbeing Index 2025 & School Business Leader Wellbeing Index 2025 – MAT Edition

## A walk through of a year as an Education Mutual member



# We're protection that works the way you do.

Design your staff absence protection to best suit your schools' priorities and financial requirements

Step 1:  
Select a  
membership



## Standard membership

The essential protection.

- ✓ Jury service
- ✓ Major incident cover
- ✓ Suspension cover
- ✓ Phased return
- ✓ Stranded staff cover
- ✓ Interrupted claim
- ✓ Trade union days
- ✓ Compassionate leave
- ✓ Bereavement leave

OR



## Gold membership

The upgraded protection.

Get everything in a Standard Membership  
– plus extra protection against:

- ✓ Pre-existing conditions
- ✓ Pre-planned operations

Step 2: Customise it!

### Select your benefits:

Available with any  
Standard or Gold  
Membership.

#### Staff protection

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

#### Protection benefits

From £30 up to £300 per day.

#### Stress protection

Choose 0, 30 or 190 days cover.

#### Waiting periods

Select either 0, 1, 2, 3, 5, 10, 15, 20 or 30 days.

#### Maternity

Benefits up to £10,000 are available.

### Add in maternity protection:

Available with any Standard or Gold Membership.

- ✓ Maternity up to £10,000
- ✓ Parental leave up to £3,000
- ✓ Adoption leave up to £10,000

### Are you a Multi-Academy Trust?

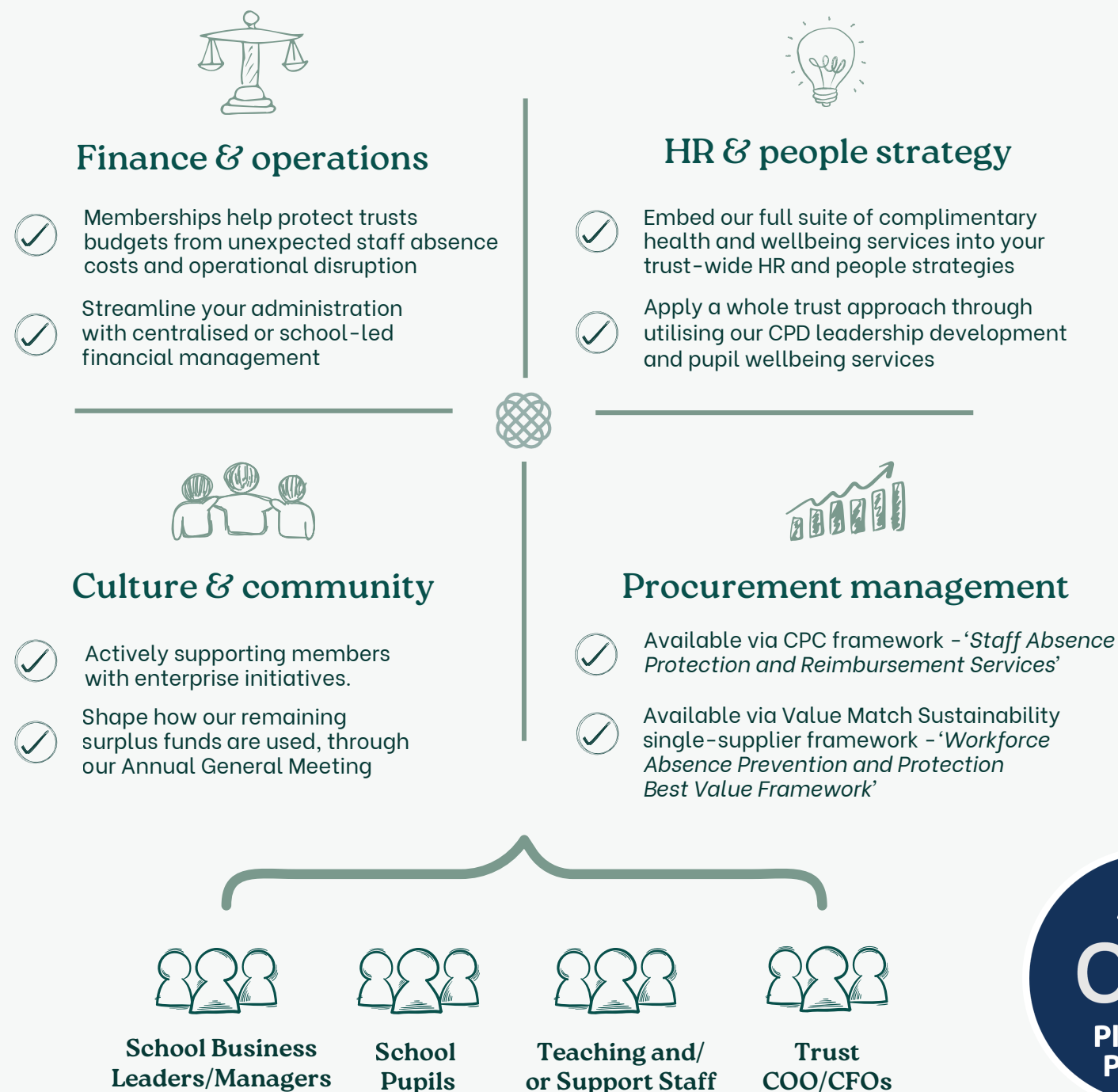
Add to either a Standard or Gold Membership.

- ✚ Multi-year deals  
Reduce the procurement complexities and providing further savings.
- ✚ Collaborative purchasing  
Unite within your Trust to access bespoke pricing options

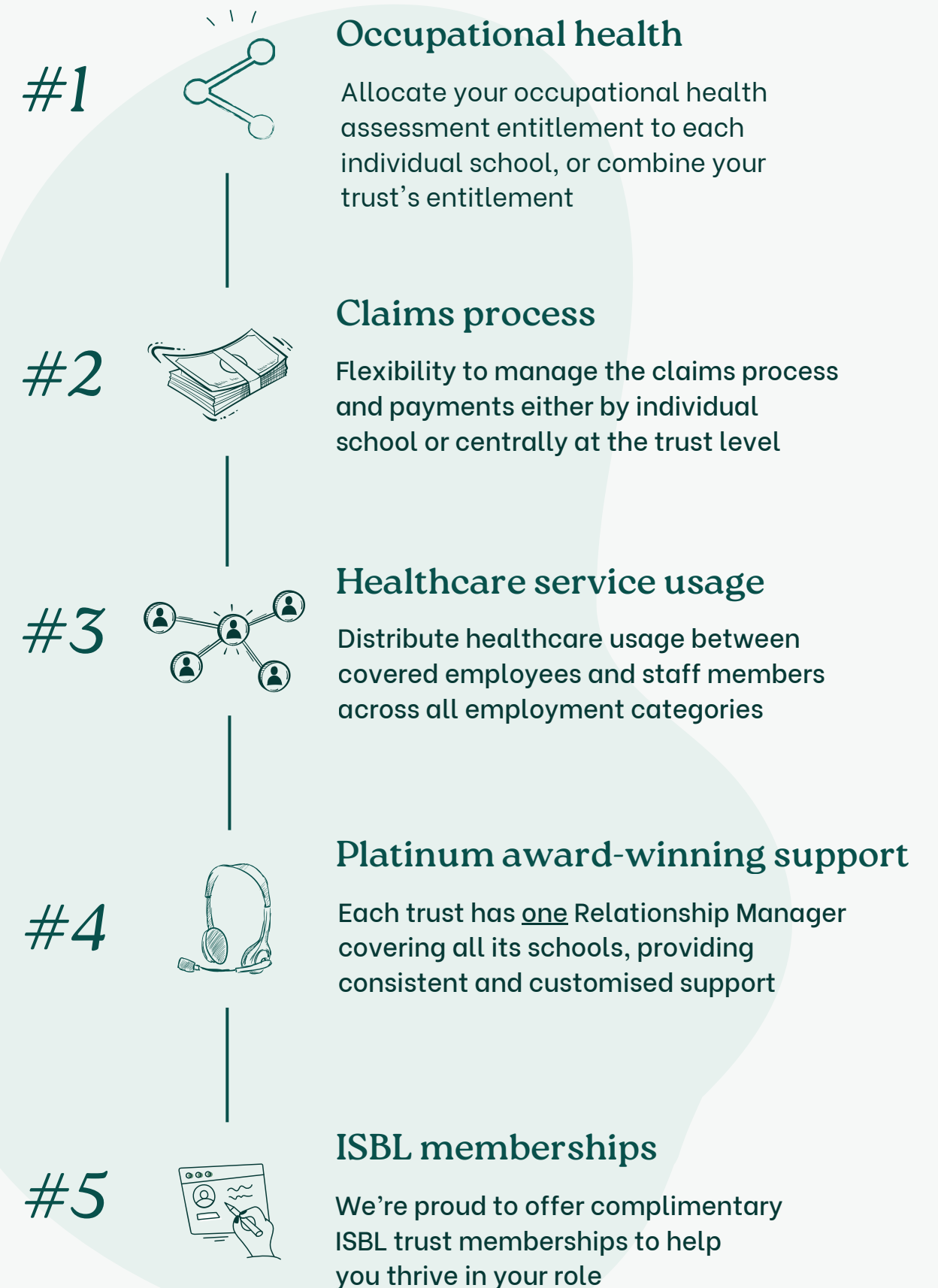


# A strategic solution for multi-academy trusts (MATs).

We offer tailored membership solutions to Multi-Academy Trusts, providing comprehensive staff absence protection rooted in collaboration and shared values. Our platinum award-winning support blends commercial insurance coverage with a community-driven local authority ethos.

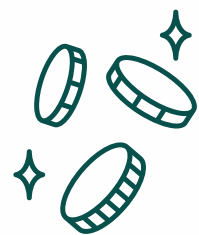


Further tailor your trust membership via:



# Everything you need, all in one membership.

## A non-profit making provider



Our ethical approach provides an alternative to traditional staff absence insurance by re-investing surplus funds back into the education sector.

## Customisable protection



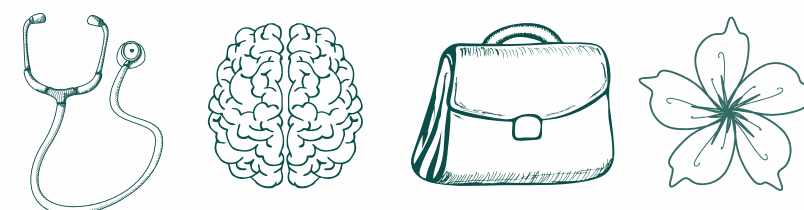
Our flexibility adapts to your school's staffing structure, ensuring you only pay for what you need.

## Bespoke online claims portal



Designed by School Business Leaders making absence reporting simple, intuitive, and built around how you work.

## A whole school approach to health and wellbeing



Your membership includes comprehensive access to our health, wellbeing, occupational health and menopause services for your entire school community - meaning you won't need to outsource support or stretch your budget further to prioritise staff care.

## Pupil wellbeing service



Our support goes beyond staff - your membership also includes a dedicated pupil wellbeing service, designed to help every student thrive.

## Added value providing budget certainty



Complimentary ISBL individual and trust memberships.

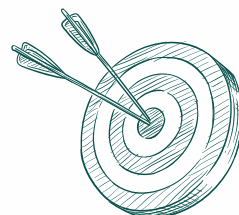


Location visits and speaking sessions on a variety of topics.



Access to digital guides, resources and practical tools.

## Leadership development (CPD)



Access over 140 CPD-accredited courses tailored for COOs, CFOs, Trust Leaders, and key trust employees.

## Annual general meeting



All members are invited to our annual general meeting, ensuring their voices are heard.

## School and trust referral schemes



When you recommend us, you don't just share a great service, you unlock additional rewards.

## Webinars and training



Access a wide range of online webinars and training sessions throughout each academic year.



# Our claims process.

## Quick and easy claims

All claims should be submitted within 30 days of the first date of absence. Once submitted, you have a further 30 days to upload any required evidence to support your claim.

## Relationship managers

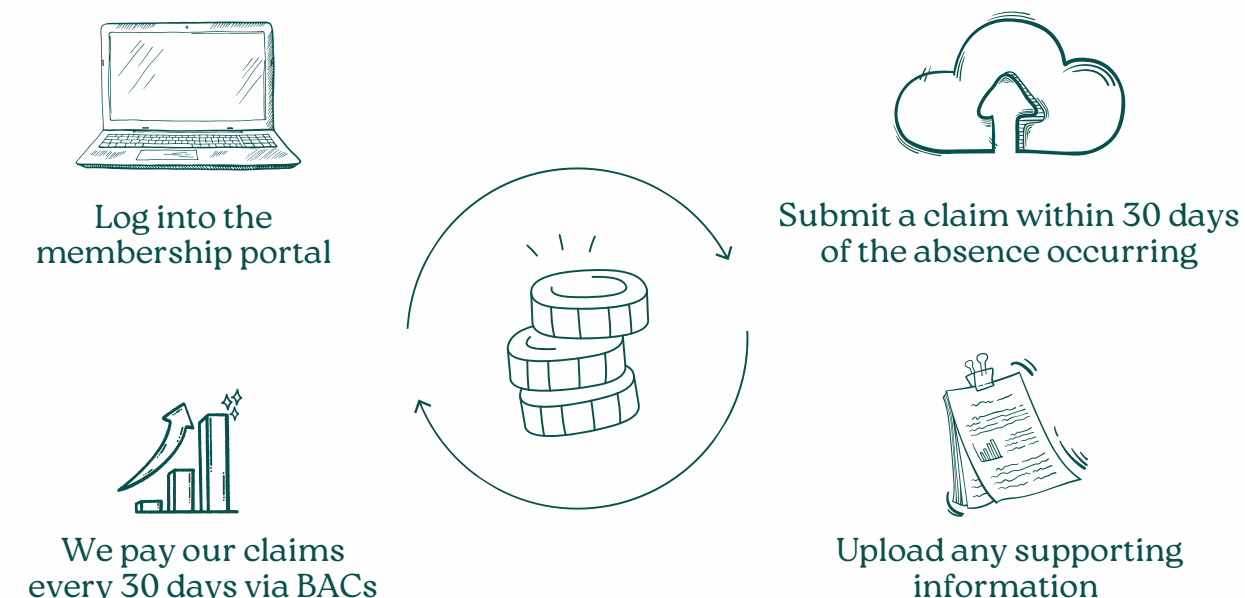
Our Relationship Managers are proud members of a multi-award-winning team, recognised for delivering exceptional service and support.

## Bespoke membership portal



Our user-friendly claims portal was crafted by school business managers, developed with you in mind. Whether you're part of a single school or a multi-academy trust, the portal lets you add multiple users with ease - so your whole team can stay connected and in control.

## Understanding the claims cycle



RG Richard Graham  
★★★★★

**"We've been really happy with the service from Education Mutual. The process for submitting staff absence claims is straightforward, and payouts are made quickly and efficiently. Communication is always clear and friendly."**

Date of purchase: 09/10/2025

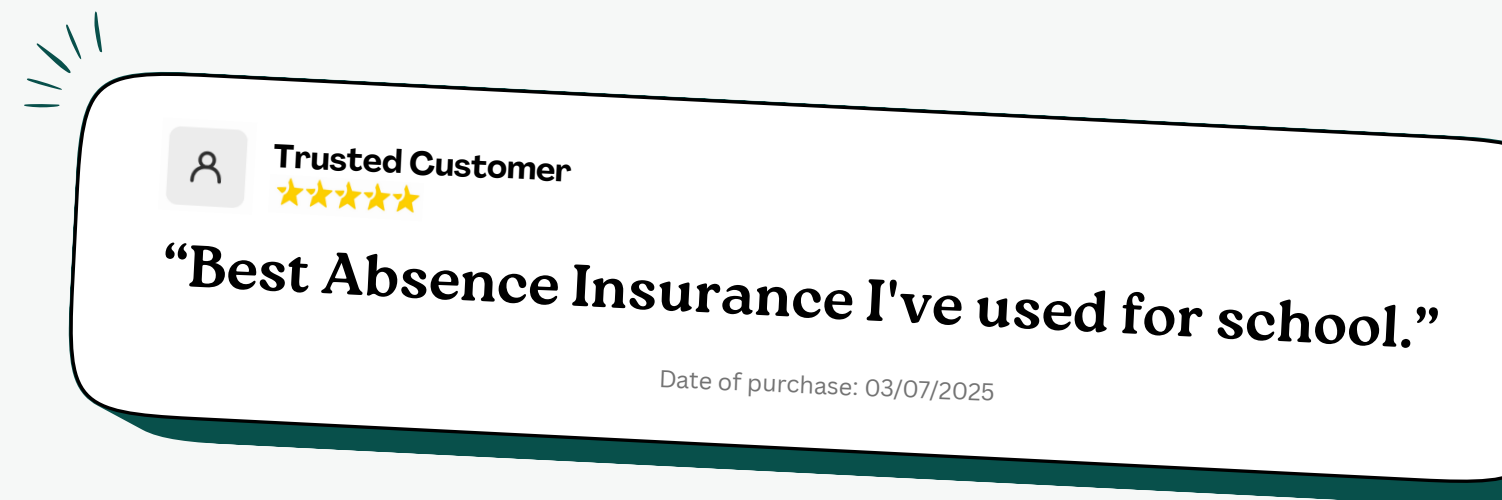
Trusted Customer  
★★★★★

**"Education Mutual have provided a professional level of service to the school. When claims have been logged they have been very responsive to support the progress of claims."**

Date of purchase: 24/06/2025



# Awards & recognition.



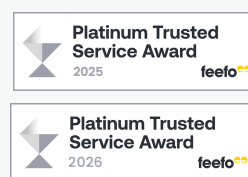
## 2 x Gold Trusted Service Awards

We're proud to have won the Feefo Gold Trusted Service Award – an accolade given to organisations who receive an average service rating of over 4.5 stars.



## 2 x Platinum Trusted Service Awards

We're proud to have won the Feefo Platinum Trusted Service Award twice – an honour given to organisations with 3 consecutive years of gold level service and continued excellence.



## Customer Service Excellence of the Year

This award recognises the excellence of Crescent Purchasing Consortium (CPC) suppliers in exceeding expectations and adding value for their members and wider stakeholders.



## Exceptional 4.9 rated service

We've maintained an exceptional 4.9 star rating via our independent review site Feefo for 5 consecutive years, reflecting consistent member satisfaction.





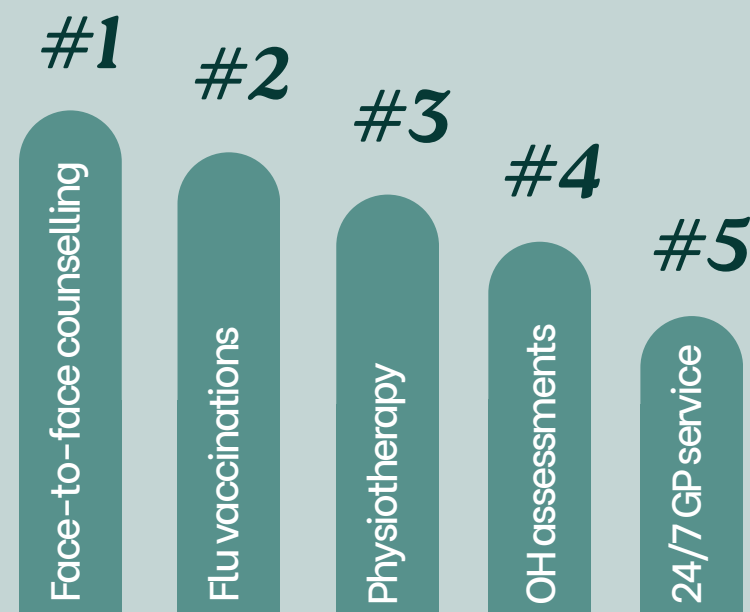


# A mutual approach to health and wellbeing.

**You get these at no extra cost  
- just for being a member!**

We understand the ripple effect a single staff absence can cause – disrupted routines, added pressure, and strained student support. That's why we're here to help schools stay ahead, with every service designed to support staff and reduce absences.

## Our top 5 most popular services



\*Data obtained via service usage from Education Mutual's health and wellbeing service provider 2025

Healthcare services

Mental health and wellbeing services

Occupational health services

Menopause support services

Pupil wellbeing services

Leadership development

**NEW!**

## Introducing our new services for 2026

We're evolving our health and wellbeing offering with smarter services and proactive support, designed to prevent illness and reduce workplace absences across your staff


### Menopause coaching

Delivered in collaboration with Sharon Worth, a Level 5 EMCC accredited transformational coach specialising in women's wellbeing, this offering provides targeted guidance for individuals navigating the complexities of menopause, with additional support for particularly where it intersects with neurodivergence.


### Mentally healthy school community

This newly developed session is accessible to all members of the school workforce to embed mental health awareness into daily practice, with particular emphasis on behaviour management and support for pupils with special educational needs and disabilities (SEND).

# Browse the tools to protect your people.




## Healthcare services




### 24/7 GP service

Connect with a General Practitioner anytime, anywhere—offering expert medical advice and private prescriptions for easy collection at local pharmacies.




### Flu vaccinations

Staff members who are not already eligible for a free vaccination through the NHS can access free flu vaccines through Education Mutual.




### Nurse support service

Our Nurses support those going through various circumstances, including Cancer, Stroke, Cardiac Conditions, Medical Trauma, Mental Health Illnesses and Life-Changing/Limiting Conditions.




### Balancing parenthood

This thorough support looks after new parents before, during and after pregnancy, with expert advice on planning for leave and returning to work.




### Physiotherapy

Our nationwide network of physiotherapists offers in-person sessions tailored to your staff's schedules and preferred locations.



### Surgical assistance

Our Case Managers facilitate private specialist surgical procedures, wherever possible under the same consultant, at private hospitals local to you.



### Voice care

This service is designed to support staff who rely on their voice professionally by offering expert assessment, guidance, and targeted interventions, to help prevent strain and preserve vocal health.



## Mental health & wellbeing services



### Sleep therapy

This service encourages improvements in sleep quality, enhancing both personal wellbeing and professional performance.



### Face-to-face counselling

Our UK-wide clinic network makes it easy to book appointments at times and dates that suit you.



### Mental health first aid training

This training equips individuals to identify early indicators of mental health concerns in themselves and their colleagues.



### Grief & resilience

With a personalised approach, we provide compassionate support for those facing recent bereavement or processing long-held feelings.



### Financial wellbeing coaching

Our coaches assess your financial habits and collaborate to develop a personalised strategy for long-term stability.




### Stress management

Led by an accredited BACP therapist, this service allows you to identify stressors and develop evidence-based coping strategies.




### Men's mental health

The service is specifically designed to help men navigate the unique pressures of working in education, alongside receiving confidential access to professionals who provide tailored support for managing mental wellbeing.




## Menopause support services




### Menopause counselling

Compassionate, confidential, tailored support, helping women to navigate the transitions of midlife.




### Menopause blog

A dedicated space offering a community of valuable insights, tips, and personal stories related to menopause.




### Supporting staff in the workplace

Insights and strategies for both employees and employers to foster a supportive environment for those navigating this new transition.



### Symptoms tracker

This service allows you to identify stressors and develop evidence-based coping strategies.



### Navigating your personal journey

Offering empowerment, practical guidance and personalised strategies to help individuals confidently manage their unique experiences through this transformative life stage.



## Occupational health services



### Occupational health assessments

Our assessments are conducted by Specialist Occupational Health Practitioners (SOHP) and can be requested by employers at any point during the absence management process.



### Staff reputation legal protection

This service covers the initial legal costs to help you take swift and effective action on damaging statements made about you arising from your professional duties.



### New employee assessments

Once completed, this will be reviewed by a fully trained Specialist Occupational Health Practitioner (SOHP). This service supports an employers' obligations under The Equality Act 2010.



### Occupational health hub

Dive into the expert hub for insights on topics such as managing absence and presenteeism, professional development and managing a return to work.



### Risk management protection

Access to a portal of up-to-date documents, templates, model health and safety policies, SSOW's and authoritative guidance.



### Neurodiversity training

Our training allows employers to gain insight into a range of neurological conditions such as ADHD, Autism and Dyslexia, and highlights the strengths neurodiverse individuals bring to a team.



### Occupational health support line

Any user can utilise this service to discuss a variety of topics on this supportive help line, including questions to ask before a referral, clarification of points raised in the final report, and the suitability of a referral.

# Our member schools love what we do.

 Elaine K  
★★★★★

“Competitively priced and the customer service is always fantastic.”

Date of purchase: 26/03/2025

Have a read through the 1,200+ multi-award winning reviews from our member schools and trusts

SCAN ME



4.9/5

**feefo**  \*2026

Rated ‘Exceptional’



“I’m the HR Officer at an all through school and I have been using EdMu since we implemented it at my school in 2023. From the get go to date the support team has been absolutely fantastic. No question is silly to them! I love how I have built a very good working relationship with the team. While they are supporting me with something we always have a catch up and a laugh. Thank you so much for everything you all do.” \*2025

*Trinity School* ★★★★★

“Our Relationship Manager has been nothing short of amazing since I have been working with her, nothing is ever too much trouble and although I am very new to the Education Mutual portal and logging claims she has made me feel more than comfortable to ask any and every question I ever have. All of her emails are positive and polite, and responses are always prompt.” \*2025

*Shaw Education Trust* ★★★★★

“I highly recommended Education Mutual vs usual commercial insurance! We have been delighted with the service provided by Education Mutual. They make it very easy to navigate any claims and are always on hand to to answer any queries or give advice.” \*2025

*Atherton Sacred Heart Primary School* ★★★★★

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with your mobile  
device to complete a  
quote request form



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Rated 'Exceptional'



Published by  
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Gold Trusted  
Service Award  
2023

feefo<sup>01.2026</sup>



Gold Trusted  
Service Award  
2024

feefo<sup>01.2026</sup>



Platinum Trusted  
Service Award  
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