

## **Long Term Sickness & Maternity Insurance Scheme – End of year statement 2024/25 and arrangements for 2025/26**

The management committee met just before the Easter break and have considered the implications of the scheme performance for 2024/25. The end of year statement for 2024/25 is attached (appendix 2). The management committee has made the following decisions in relation to the operation of the scheme:

1. A total of 7 schools were capped with Long Term Sickness claims at double their contribution for the last year. The capped sums total was £13,015.50. A total of 10 schools were capped with Maternity claims at 2.75 times their contribution for last year. The capped sums total was £24,349.79. It was decided that in light of the scheme's performance for the year and to avoid a position where a minority of schools benefitted far more than other contributing schools, we would not agree the release of the capped sums to schools.
2. The Management Committee has decided to support schools more than in previous years and increase the discount on the Long Term Sickness contribution from 30% to 40% and keep a 10% discount on the Maternity Insurance contribution rate, which will apply to all schools who agree to participate in the scheme. We have calculated the contributions based on staff numbers as at February 2025.

### **Example of 40% Discount on LTS contribution: -**

<b>School A</b>	<b>Discount 40%</b>
LTS contribution	£10,000
Discount	£4,000
School to pay	£6,000
School A's capping limit (2 x contribution), is based on contribution <b>BEFORE</b> discount.	£20,000

### **Example of 10% discount on MAT contribution: -**

<b>School A</b>	<b>Discount 10%</b>
MAT contribution	£5,000
Discount	£500
School to pay	£4,500
School A's capping limit (2.75 x contribution), is based on contribution <b>BEFORE</b> discount.	£13,750

The amount left in reserves is now £194,214.43.

All schools will be invoiced through Service for Schools, in the near future.

The scheme operates on a not for profit basis, with a modest charge of 2% of receipts being levied to pay for the costs of administering the scheme. All funds are then either paid out to

schools or held in the schemes' reserve. The reserve is monitored and when possible and with the agreement of the management committee, a benefit is provided to schools (e.g. a discount on premiums as shown above).

3. The rates of insurance cover payable for long term sickness are as follows:

Teaching staff (including leadership staff)	- £200 per day
NNEB's in Nursery Classes	- £120 per day
School Administrators	- £73 per day
Caretakers & Assistant Caretakers	- £70 per day

The premiums that schools pay for long term sickness cover are £200 per teacher by headcount.

4. The rates of insurance cover payable for maternity insurance are as follows:

Teacher (including Heads and Deputies)	£3938
School Administrator -	£3298
Admin Assistant -	£2617
NNEB -	£2518
Teaching Assistant -	£2376
Caretakers -	£2150

Cover payable for other staff, amounts available on request.

The premiums that schools pay for maternity insurance cover are £50 per employee.

5. Schools that do not use Ealing's payroll service are asked to provide a staff list to agree which staff will be covered by the scheme.
6. PFI schools whose caretakers are employed by a PFI contractor are asked to nominate an alternative member of support staff to be covered by the scheme. Similarly, primary schools that do not have a nursery are asked to nominate a member of support staff to be covered as an alternative to the NNEB. No additional charge will be raised for this cover. The Nomination form is attached (appendix 3). If a school wishes to nominate a member of the admin team other than the School Administrator, they should complete the nomination form too.

Please see section 1.1 of the main scheme for further details.

7. Where a school/Children's Centre has more than one nursery nurse, they can choose to nominate additional nursery nurses who will be charged at a rate of £200 per additional nursery nurse by headcount. Please complete the 'additional NNEB's' section of the nomination form in this instance.
8. We wish to remind schools that Maternity Insurance claims can only be made after the member of staff returns to school from maternity/adoption/parenting leave.

The Management Committee, who runs the scheme, is made up of a minimum of 2 and a maximum of 4 Headteachers. Currently we have 4 headteachers serving on the Management Committee.

**I would be grateful if you would complete and return the nomination form to Jackie Bourchier in Schools HR at [jbourchier@ealing.gov.uk](mailto:jbourchier@ealing.gov.uk) by 30<sup>th</sup> April 2025.**