



# **Supply Cover Insurance and Maternity Scheme for Lancashire Schools 2026/27**



## **SUPPLY COVER INSURANCE AND MATERNITY SCHEME FOR LANCASHIRE SCHOOLS 2026/27**

### **Incorporating:**

- **Supply Cover Insurance Scheme for Teaching Staff**
- **Support Staff Sickness and Maternity Insurance Scheme**

### **Introduction**

From 2013/14, the previously separate Supply Cover Insurance Scheme for Teaching Staff and the Support Staff (Non-Teaching) Staff Sickness and Maternity Insurance Scheme were merged for administrative purposes. Both schemes retain their existing separate operating methodologies and schools still have the option to pick from a range of levels of cover for teaching staff supply and/or support staff supply.

### **Changes for 2026/27**

Scheme reimbursement rates will be increased by 4% for Teaching staff and Support Staff from April 2026, to reflect the latest staff pay increases. Scheme charges will remain at the 2025/26 levels.

## **Principle of the Scheme**

The principle of the supply cover scheme is to protect schools against significant financial loss due to the incidence of sickness absence and maternity amongst teaching and support staff by spreading the cost of absences between participating schools.

The scheme is self-financing through payments of premiums by schools, with premiums being reviewed annually in line with forecast costs, thus the scheme is only viable if the majority of schools “buy in” to enable the overall risk to be spread on a sufficiently wide basis.

The Authority reserves the right to withdraw the offer of participation in the scheme from all schools and to withdraw the scheme entirely if insufficient schools buy into the scheme to make it financially viable.

### **Minimum Period of Membership**

The scheme year runs from 1 April to 31 March each year and cover is provided on a full year basis only. Schools will have the opportunity to review and amend the level of cover taken at each renewal. Confirmation of cover will be issued prior to commencement. In year withdrawal is not permitted other than on closure of the school. Changes and withdrawal from the scheme will not be accepted after the deadline stipulated below.

Membership of the Scheme will be continuous unless:

- The school notifies the Authority of their wish to withdraw from the Scheme. Notice of withdrawal is required by **27 February 2026** preceding the financial year to which the cover relates or as part of the annual renewal process. After this date, schools will be members of the scheme from 1<sup>st</sup> April 2026 and will be charged in full.
- The authority makes significant alterations to the scheme arrangements. In these circumstances schools will be given notice of the changes and have the opportunity to review the available options and will be invited to sign up to the revised scheme.

Schools may be allowed to enter the scheme part way through the financial year at the discretion of the Authority, although any existing absences or a maternity leave starting within nine months will not be covered. Any pre-existing absences will be subject to the excess period chosen by the school. Schools entering the scheme part way through the year will be charged at the full year premium. In addition, there will be an administration fee of £50.

### **Premiums Payable**

The premiums will be adjusted annually in line with forecast costs of reimbursement to schools with effect from 1 April each year, this is agreed by the Lancashire Schools Forum. Premiums will also need to be adjusted to ensure that at County level the total premiums received, and payments made remains in balance in the light of the actual claims experience.

The Authority maintains a reserve in order to ensure that claims can be met. Members will receive reimbursement of any scheme surplus above the agreed reserve level after the closure of accounts.

### **Teaching Staff Scheme**

Schools are given the option to purchase cover for teaching staff absences in excess of 3, 5 and 10 working days.

The charging structure is split into two blocks, one for pupil led charges (nursery, primary and secondary schools), and the other where a place-based charge is used (special schools and PRUs).

Charging is based on a per pupil/place basis. Details are provided below:

*Pupil Funded Schools (Primary, Secondary, Academy, and Nursery Schools)*

The per pupil rates for 2026/27 are:

<b>10 Day Premium</b>	<b>5 Day Premium</b>	<b>3 Day Premium</b>
£54.00 per pupil	£63.00 per pupil	£69.00 per pupil

*Minimum Charge for Pupil Funded Schools*

The Scheme includes a minimum level of premium in the pupil funded teacher element of the scheme, to reflect that all schools, even those with very few pupils on roll, will have a basic staffing requirement.

The 2026/27 minimum charges are set out below:

<b>10 Day Premium</b>	<b>5 Day Premium</b>	<b>3 Day Premium</b>
£2,196 minimum charge	£2,575 minimum charge	£2,814 minimum charge

*Place Funded Schools (Special Schools and PRUs)*

The 2026/27 premiums are set out below:

<b>10 Day Premium</b>	<b>5 Day Premium</b>	<b>3 Day Premium</b>
£159.00 per place	£187.00 per place	£204.00 per place

**Reimbursement Rates**

The reimbursement rates will be increased by 4% compared to 2025/26, to reflect the latest teaching staff pay increases. See Appendix B.

**Support Staff Scheme**

Schools are given the option to purchase cover for support staff absences in excess of 10 working days.

The Support Staff Premiums for 2026/27 are set out below:

*Pupil Funded Schools (Primary, Secondary, Academy, and Nursery Schools):*

- Lump sum of £2,348, plus £18.00 per pupil.

*Place Funded Schools (Special Schools and Pupil Referral Units):*

- Lump sum of £2,880, plus £72.00 per place.

**Reimbursement Rates**

For the support staff scheme, reimbursements are aligned to estimated actual grades of staff in the School Financial Services Budget Preparation Guidance. This will recognise the latest support staff pay increases at circa 4%. See Appendix B.

## Claims Procedure

The new claims eform is available on the school's portal and can be found in the forms area.

Sickness claims should be made on a timely basis. In practice this should usually be within one month of any absence and monthly for a continuing absence. Maternity claims are paid as a single lump sum at the commencement of maternity leave.

<b>Claim Type / Claim Timing</b>	<b>Teaching Scheme</b>	<b>Support Staff</b>
Sickness	Monthly	Monthly
Maternity/Adoption	Commencement of leave	Commencement of leave
Shared Parental Leave	Email for advice	Email for advice

Schools joining the scheme at the start of the scheme year will be able to claim for existing sickness absences. Claims cannot be backdated and will be subject to the relevant waiting period (3, 5, 10 working days). Claims are paid in arrears. Schools joining the scheme mid-year cannot claim for existing or known future absences. See FAQs for further details.

## Eligibility and Entitlement

The eligibility and entitlement for each category of qualifying absence is described at Appendix A.

## **Claim Expiry**

Claims must be submitted in line with the requirements notified to schools for the year-end closure procedures.

**Any claims received after the notified deadline will not be payable.**

In practice this is likely to be early March 2026 for claims up to the end of February 2026.

Claims for March 2026 need to be submitted by **30th April 2026** and will be paid in the 2026/27 financial year. Claims relating to the 2025/26 scheme submitted after the deadline of 30<sup>th</sup> April 2026 will not be payable.

## **Payment of Premiums**

Academy/Bank account schools invoices will be issued in the Summer Term. Standard terms are payment within 30 days. To pay in agreed instalments or to set up a direct debit arrangement please email [corporatedmt@lancashire.gov.uk](mailto:corporatedmt@lancashire.gov.uk) .

All other schools: premiums will be collected by journal transfer in the Summer Term

## **Arbiter**

In the event of any dispute, the Authority will be the final arbiter to ensure consistency of approach across all schools. Any appeals will be presented to the Head of Service, Financial Management (Development and Schools) for consideration.

## **Contact Details**

Contact Email Address     [supplyinsuranceclaims@lancashire.gov.uk](mailto:supplyinsuranceclaims@lancashire.gov.uk)

## 1. Teaching Staff Sickness Absence

### a. Nature of Cover

The purpose of the scheme is to offset the costs incurred of employing a supply teacher to cover a teacher absent for medical reasons, with consequent duplication of salary payment.

### b. Eligible Days

A claim will be met under the scheme according to the number of working days absent from and including either day 4, 6 or 11 in a continuous block of absence of an individual teacher. (Schools are given the option of purchasing cover for teaching staff absences in excess of 3, 5 and 10 working days). For this purpose, working days are defined as days Monday to Friday when the school is in session, including teacher training days, but excluding weekends and school holidays.

### c. Entitlement Basis

Reimbursement rates will be determined and published at the beginning of the financial year and will be adjusted annually, as agreed by the Lancashire Schools Forum. In the case of long-term sickness absences, the reimbursement rate will be reduced to reflect the fact that the teacher is no longer entitled to full pay. Payments will also cease when the teacher is no longer entitled to occupational sick pay. Schools joining the scheme at the start of the scheme year will be able to claim for existing absences. Claims cannot be back dated and will be subject to the waiting period (3, 5, 10 working days).

The current reimbursement rates can be found at *Appendix B*.

Reimbursement will be made on this basis regardless of whether or not a supply teacher is appointed, and the actual pay of any teacher appointed.

### d. Acting Allowances

Reimbursement will be limited to the specified rate published annually. However, where a teacher on the leadership scale is absent long term the school may pay an acting allowance to another member of staff, in addition to bearing the cost of daily supply cover or may make a temporary appointment on the leadership scale. In these circumstances the Scheme will cover the payment of one acting allowance for the absence of any teacher on the leadership scale only.

## 2. Teaching Staff Maternity/Adoption/Shared Parental Leave and Paternity

### a. Teaching Staff Maternity/Adoption/Shared Parental Leave

- **Nature of the Cover**  
The purpose of the scheme is to compensate schools against the costs of a teacher taking maternity, adoption, or shared parental leave (SPL).
- **Entitlement Basis**  
For Maternity Leave a single flat rate payment of £5486.00 (pro-rata 37 hours) will be given for each maternity.
- **Acting Allowances**  
Reimbursement will be limited to the specified rate published, however, where a teacher on the leadership scale is absent on maternity/adoption/SPL the school may pay an acting allowance to another member of the staff, in addition to bearing the cost of daily supply cover or may make a temporary appointment on the leadership scale. In this circumstance the Scheme will cover the payment of one acting allowance for the absence of any teacher on the leadership scale for a maximum of 90 working days / 18 weeks calculated from the Monday after the mother's first day of absence.

Details of Shared Parental Leave arrangements are available via the HR area on the Schools Portal:

[https://schoolsportal.lancsngfl.ac.uk/view\\_sp.asp?siteid=4311&pageid=47565&e=e](https://schoolsportal.lancsngfl.ac.uk/view_sp.asp?siteid=4311&pageid=47565&e=e)

### b. Paternity Leave

The scheme will cover absences for Paternity Leave. Claims may be made for up to two weeks for qualifying employees. For teaching staff this will be paid at 33% of the daily rate.

Details of Paternity Leave arrangements are available via the HR area on the Schools Portal:

[https://schoolsportal.lancsngfl.ac.uk/view\\_sp.asp?siteid=4311&pageid=47566&e=e](https://schoolsportal.lancsngfl.ac.uk/view_sp.asp?siteid=4311&pageid=47566&e=e)

Shared Parental Leave for paternity is a flat rate of £75.00 per week (pro rata 37 hours) will be paid for each maternity, up to a maximum of sixteen qualifying weeks from the last date of paternity leave taken.

### 3. Support Staff Eligibility and Entitlement

The following cover will be provided for schools where support staff sickness absences are:

- Over 10 working days and the school is incurring additional costs by covering the absence,

Schools joining the scheme at the start of the scheme year will be able to claim for existing absences. Claims cannot be back dated and will be subject to the waiting period (10 working days).

- For Maternity Leave a single flat rate payment of £1065.00 (pro-rata 37 hours) will be given for each maternity.
- For Paternity Leave staff a flat rate of £59.00 per week (pro rata 37 hours) will be paid for each Paternity, up to a maximum of two weeks. This is equivalent to the rate payable in the support staff Maternity Scheme.

Details of Paternity Leave arrangements are available via the HR area on the Schools Portal:

[https://schoolsportal.lancsngfl.ac.uk/view\\_sp.asp?siteid=4311&pageid=47566&e=e](https://schoolsportal.lancsngfl.ac.uk/view_sp.asp?siteid=4311&pageid=47566&e=e)

- For Shared Parental Leave a flat rate of £59.00 per week (pro rata 37 hours) will be paid for each maternity, up to a maximum of sixteen qualifying weeks from the from the first eligible date. This is equivalent to the rate payable in the support staff Maternity Scheme.

Details of Shared Parental Leave arrangements are available via the HR area on the Schools Portal:

<https://schoolsportal.lancsngfl.ac.uk/corporate/web/viewdoc.asp?id=120103>

- The scheme applies to all staff employed directly by the school for the purposes of their core schools budget funded activity. (Therefore, staff working at the school for a third party, for example a contractor providing catering or cleaning services, are excluded; as are staff employed to undertake extended services activities).

Reimbursement rates for 2026/27 are provided at *Appendix B*.

**Teaching Staff Supply Reimbursement Rates  
1 April 2026- 31 March 2027**

**Primary, Secondary, Academy, Nursery and Short Stay Schools**

Full Day	£223
Morning	£134
Afternoon	£89
Half Pay	£111
Maternity/Adoption/SPL Flat Rate (Pro rata 37 hours)	£5,486
Paternity/SPL (Pro rata 37 hours)	£75

**Special School / Academy**

Full Day	£249
Morning	£149
Afternoon	£100
Half Pay	£125
Maternity/Adoption/SPL Flat Rate (Pro rata 37 hours)	£6,035
Paternity/SPL (Pro rata 37 hours)	£83

Reimbursement Rates for Support Staff are on the next page.

## Support Staff Supply Reimbursement Rates

1 April 2026 - 31 March 2027

Category of Staff	Reimbursement Rate Per hour £
<b>Teaching Assistants</b>	
Teaching Assistants Level 1 (LCC Grade 3 to SCP 4)	£16.39
Teaching Assistants Level 2a (LCC Grade 4 to SCP 6)	£16.98
Teaching Assistants Level 2b (LCC Grade 5 to SCP 11)	£18.08
Teaching Assistants Level 3 (LCC Grade 6 to SCP 19)	£20.14
Higher Level Teaching Assistants (LCC Grade 7 to SCP 25)	£23.35
<b>Administrative Staff</b> (This section can also be used for Learning Mentors, Library Staff and Technicians. Please select appropriate band for grade and add note on claim form)	
Business Support 1 and 2 (LCC Grade 3-4 to SCP 6)	£17.11
Business Support 3 and 4 (LCC Grade 5-6 to SCP 19)	£19.23
Business Support 5 and Business Manager 1-2 (LCC Grade 7-9 to SCP 35)	£27.10
Business Manager 3 - 5 (LCC Grade 10-12 to SCP 48)	£37.13
<b>Premises Staff</b>	
Cleaner (LCC Grade 1 SCP 1)	£16.47
Site Supervisor 1, 2b and 2a (LCC Grade 2-4 to SCP 6)	£16.87
Site Supervisor 3 and Site Manager (LCC Grade 5-6 to SCP 19)	£18.96
<b>Catering Staff</b>	
Catering 1 (LCC Grade 1 to SCP 1)	£16.39
Catering 2-4 (LCC Grade 2-4 to SCP 6)	£16.78
Catering 5-6 (LCC Grade 5-6 to SCP 19)	£18.86
<b>Midday Supervision</b>	
Welfare Assistants	£16.28
Midday Supervisors	£16.38
<b>Support Staff Maternity/Adoption/SPL/Paternity Rates</b> 1 April 2026 – 31 March 2027	
<b>Category of Staff</b>	<b>Reimbursement Rate</b>
All Maternity/Adoption/SPL	Flat Rate of £1,065 (Pro Rata 37 hours)
All Paternity/SPL	£59 per week (Pro Rata 37 hours) Paternity: maximum 2 weeks SPL: maximum 16 weeks

## Frequently Asked Questions

**Q. How does the renewal process work?**

**A.** Schools will have the opportunity to review and amend the level of cover taken at each renewal. The scheme year runs from April to March each year and cover is provided on a full year basis only. In January, each year schools will receive an offer letter via the Schools' Portal detailing the scheme arrangements and prices for the following year. Cover will be continuous unless schools notify a change in requirements. Prior to the start of the scheme year confirmation letters will be issued to each school detailing the level of cover taken. Cover must be agreed by 31 March each year for existing absences to be covered in the following financial year.

**Q. Are existing absences covered?**

**A.** Schools joining the scheme at the start of the scheme year will be able to claim for existing sickness absences. Claims cannot be back dated and will be subject to the relevant waiting period (3, 5, 10 working days).

Staff absence claims from existing scheme members for absences in March which continue into the new scheme year in April will only have the waiting period applied once for each absence and will therefore not be reapplied in April.

Maternity/Paternity/Shared Parental Leave claims that commenced before cover started, are not covered.

The current reimbursement rates can be found at *Appendix B*.

**Q. Can a school join the scheme once the new financial year has started?**

**A.** Schools may be allowed to enter the scheme part way through the financial year at the discretion of the Authority, although any existing absences or a maternity leave starting within nine months will not be covered. Any pre-existing absences will be subject to the excess period chosen by the school. Schools entering the scheme part way through the year will be charged at the full year premium. In addition, there will be an administration fee of £50.

**Q. My school has joined the scheme during the year but when I the eform is telling me that we are not on the scheme?**

**A.** Please contact [supplyinsuranceclaims@lancashire.gov.uk](mailto:supplyinsuranceclaims@lancashire.gov.uk) for assistance.

**Q. Can the annual invoice be paid in instalments?**

**A.** Schools operating their own bank account will be invoiced in the summer term, but the option is available for the bill to be paid in instalments, rather than a single annual payment. Schools interested in paying in agreed instalments or to set up a direct debit arrangement are asked to contact: [corporatedmt@lancashire.gov.uk](mailto:corporatedmt@lancashire.gov.uk)

Charges for school's banking with the County Council will be processed by journal transfer in the summer term.

**Q. Can I claim if a member of the teaching staff has to attend jury service?**

**A.** Yes, but from 2014/15, the public duties element of the teaching scheme has been included as part of the "Staff Costs" De-delegation, which was agreed by the Schools Forum. This means that cover for public duties is available to all schools, except Academies, regardless of whether they buy into this traded supply cover scheme.

Public duties include:

- Magistrates/Justices of the Peace.
- Jury Service.
- Attendance at Court/Tribunal as a Witness.
- Teachers who are Governors of schools other than their own.
- Territorial Army/Royal Naval Reserve/Royal Air Force Reserve.

**Q. What kinds of absences are not covered by the Supply Cover Insurance and Maternity Scheme for Lancashire Schools?**

**A.** The scheme covers sickness, maternity, adoption, and paternity absences. Personal and professional absences are not covered, including:

- Special Leave.
- Elective Surgery e.g. cosmetic procedures that are a personal choice but not medically necessary.
- Time off for Dependants.
- Study Leave.

**Q. Is absence relating to IVF treatment covered by the Supply Cover Insurance and Maternity Scheme for Lancashire Schools?**

**A.** Hospital and GP appointments for IVF would be treated as any other medical appointment – reasonable time off etc. Sickness absence would apply to in-patient treatment and medically recommended rest.

Should a school have concerns regarding the length of any subsequent period of sickness absence following medical treatment they are advised to contact Occupational Health Unit who will advise on any likely recovery period and expected length of absence from work, which may differ from the former.

**Q. What is Shared Parental Leave?**

**A.** Where their baby is due or adopted on or after 5 April 2015, eligible mothers will be able to volunteer to end their maternity/adoption leave and/or pay early to create leave and pay which they can share with the child's father or their partner as shared parental leave and pay.

Shared parental leave means that eligible fathers and partners will be able to request more leave from work in the first year following their child's birth or adoption. Because it is shareable, there will also be cases where eligible mothers will return to work early because the child's father or their partner is taking leave in their place. Shared parental leave can be taken in discontinuous blocks. This means that eligible parents will also be able to

request to mix work with leave in the first year of their child's life and return to work between periods of leave if they wish.

A mother cannot return to work before the end of the compulsory 2 weeks of maternity leave following the birth.

Further information is available at:

<https://www.gov.uk/shared-parental-leave-and-pay/overview>

and

<https://schoolsportal.lancsngfl.ac.uk/corporate/web/viewdoc.asp?id=120103>

**Q. How can I claim for shared parental leave?**

**A.** The scheme has been updated to reflect the introduction of SPL arrangements. In the scheme for 2023/24 the maternity payout was uplifted to accommodate increasing costs. This uplift covers maternity and maternity shared parental leave.

Paternity shared parental leave rates are calculated on an individual basis, reimbursements will be subject to a 90-working day limit and limited to the time percentage of leave taken. Once dates are confirmed with HR, this should be discussed further.

Please email details to [supplyinsuranceclaims@lancashire.gov.uk](mailto:supplyinsuranceclaims@lancashire.gov.uk)

**Q. Can Adoption leave be claimed on the scheme?**

**A.** Adoption leave is claimable on the scheme for absences agreed in accordance with the LCC policy. The rules around the County Council's adoption leave policy are available from the link below:

[https://schoolsportal.lancsngfl.ac.uk/view\\_sp.asp?siteid=4311&pageid=19058&e=e](https://schoolsportal.lancsngfl.ac.uk/view_sp.asp?siteid=4311&pageid=19058&e=e)

**Q. When should a Maternity, Adoption or Shared Parental Leave claim be submitted?**

**A.** For the teaching staff scheme and the support staff scheme where a lump sum payment is offered, this should be claimed at the commencement of the maternity leave. Failure to submit claims within the appropriate time scale may result in non-payment.

**Q. How long after an absence can a claim be submitted?**

**A.** Claims should be made on a monthly basis. In practice this should usually be within one month of any absence and monthly for a continuing absence. Claims for both the teaching and support staff must be received by the **26<sup>th</sup> April** immediately following the scheme year to which they relate.

**Any claims received after this date will not be payable.**

**Q. What happens if a member of staff is off long term and begins to receive half pay?**

**A.** The reimbursements rates would be reduced in recognition that a member of staff was now receiving half pay. There is provision on the claim forms to tell us the dates when pay reductions become effective.

It is the schools responsibility to provide half-pay dates. Any claim over 6 months will not be processed until confirmation and clarification has been received if no dates are given.

**Q. What happens if a member of staff who has been absent returns to work on a phased basis?**

**A.** The County Council's Long Term Sickness Absence Procedure for Staff in Delegated Schools (August 2019) indicates that.

*"If a school is part of the County Council's Insurance Scheme for supply cover, the phased return must be arranged in agreement with Schools' HR Team, and in consideration of the advice from the OHU and/or the employee's medical adviser."*

Once agreement on a phased return has been reached, schools are asked to select the phased return option on the eform and include the number of full days, morning, or afternoons when supply cover has been used. Payments will then be made to ensure the school is provided with the appropriate reimbursement.

**Q. How to complete a claim for a colleague who is part time?**

**A.** Contracted hours/sessions are averaged across the month rather than the working pattern of the member of staff. The forms will calculate the claimable hours or sessions.

**Q. How does the recovery of Insurance from 3<sup>rd</sup> Parties affect supply claim payments?**

**A.** The County Council's Long Term Sickness Absence Procedure for Staff in Delegated Schools (August 2019) indicates that:

*"In such circumstances schools should ensure where a claim against the third-party results in the recovery of costs incurred by the school which includes supply costs or equivalent any supply claims already made against the scheme are refunded to the scheme from the damages recovered. Please contact us for more details."*

**Q. When should I submit a Claim?**

**A.** Claims should be submitted after the First date of Absence and after the last absence date within the Claim month.

**Q. How to complete a claims form when the excess waiting days roll into the next month?**

**A.** Please complete the e-form for each month, adjustments will be made at the processing stage.

**Q. What classifies as school closure days?**

**A.** School closure days include Monday to Friday where the school is shut to pupils for a holiday, for example half term, bank holidays,

This does not include weekends as these are automatically processed, or Inset days as these are specific days that teachers still are expected to attend

**Q. What happens with insurance claims if the employee is absent for longer than a year - is the school still able to claim for the cost of supply used, if employee is moved to nil pay?**

**A.** The Scheme is to aid in the mitigation of double costs. If the cost of the staff member is reduced to NIL, we do not process further claims as only one cost is incurred at the school.

For queries please contact: [supplyinsuranceclaims@lancashire.gov.uk](mailto:supplyinsuranceclaims@lancashire.gov.uk)