

# Staff Absence Insurance

There are two levels of cover: standard and premium, within the two levels there are a number of packages:

Cover Purchased	Sickness	Maternity and Adoption Leave	Jury and Witness Service	Suspension	Paternity
<b>3-20 Days</b>	3 <sup>rd</sup> to 20 <sup>th</sup> working day	Not covered	1 <sup>st</sup> to 20 <sup>th</sup> working day	1 <sup>st</sup> to 20 <sup>th</sup> working day	1 <sup>st</sup> to 10 <sup>th</sup> working day of paid leave
<b>21-195 Days</b>	21 <sup>st</sup> to 195 <sup>th</sup> working day	Salary cost of maternity or adoption absentee	1 <sup>st</sup> to 195 <sup>th</sup> working day	1 <sup>st</sup> to 195 <sup>th</sup> working day	1 <sup>st</sup> to 10 <sup>th</sup> working day of paid leave
<b>6-195 Days</b>	6 <sup>th</sup> to 195 <sup>th</sup> working day	Salary cost of maternity or adoption absentee	1 <sup>st</sup> to 195 <sup>th</sup> working day	1 <sup>st</sup> to 195 <sup>th</sup> working day	1 <sup>st</sup> to 10 <sup>th</sup> working day of paid leave
<b>3-195 Days</b>	3 <sup>rd</sup> to 195 <sup>th</sup> working day	Salary cost of maternity or adoption absentee	1 <sup>st</sup> to 195 <sup>th</sup> working day	1 <sup>st</sup> to 195 <sup>th</sup> working day	1 <sup>st</sup> to 10 <sup>th</sup> working day of paid leave