

# 2019-20 Exclusive Discounts and Benefits for Members



# Membership benefits from our trusted partners

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## You work hard for your money but is your money working hard for you?

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The advice we provide is practical, affordable and specific to you and could improve your financial situation. Whatever your stage in life and financial goals, we can help you organise your finances in a way that suits your circumstances and objectives.

**We are offering all ASCL members a complimentary, no obligation initial appointment with one of our professional financial advisers. To book yours call 08000 85 85 90 or email [appointments@lighthousefa.co.uk](mailto:appointments@lighthousefa.co.uk).**

The value of your investments can go down as well as up, so you could get back less than you invested. Tax advice which contains no investment element is not regulated by the Financial Conduct Authority. Your home may be repossessed if you do not keep up repayments on a mortgage or other loans secured on it.

Lighthouse Financial Advice Limited is an appointed representative of Lighthouse Advisory Services Limited, which is authorised and regulated by the Financial Conduct Authority.

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## Extra benefits to shout about...

### Personal Injury

ASCL provide specialist legal advice and representation in respect of personal injury claims, subject to reasonable prospects of success. This cover is available to members and their family. In addition to accidents at work, we also cover incidents outside of work such as road traffic accidents, slips and trips, fatal accidents, product liability, leisure and holiday accidents and clinical negligence. This service is provided by ASCL's retained personal injury specialists, Pattinson Brewer Solicitors, at no cost to ASCL members. Win or lose there is no requirement to pay any legal fees or disbursements and members will not be charged a success fee.

All personal injury enquiries should be sent to [sarah.linden@ascl.org.uk](mailto:sarah.linden@ascl.org.uk)

### Personal insurance cover

Cover provides damage to private vehicles, loss of personal possessions, loss of money and a range of benefits for personal accident.

Go to [www.ascl.org.uk/personalinsurance](http://www.ascl.org.uk/personalinsurance) for a full summary of covers. Claims can be made direct to the brokers on **01603 218 099**. Please have ready your membership number and full details of the loss.

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**ASCL**



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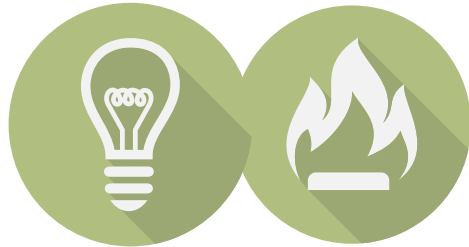
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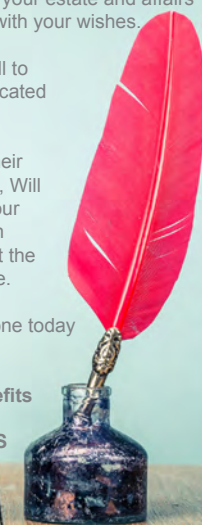
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If you don't have a Will – make one today

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W [www.pgmutual.co.uk](http://www.pgmutual.co.uk)

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# TAX REFUND

## Could YOU Be Owed Money?

Your tax code tells your employer how much tax to take out of your wages every month. If at any point in the last four years HMRC has sent your employer the wrong code, you could have been paying more tax than necessary.

Over 1 in 3 people who have applied for a tax code review have received a tax refund.

Since 2009, 3,448 ASCL members have applied for a tax code review, with the average refund being £445.

The fee for refunds up to £100 is £38\* and for refunds over £100 the fee is 38p for each £1.

To see if you're due a refund, simply go to:

**[www.ascltax.co.uk/1](http://www.ascltax.co.uk/1)**

\*If your refund is under £38, the minimum fee will be reduced to the same value as your refund so you will have nothing more to pay.

ASCL provides day-to-day practical support through its **hotline, email newsletters, website, guidance** and **information papers**.

Our dedicated member support hotliners (all former school leaders) and our team of lawyers are here to help, even in your most challenging moments.

Plus there is support from our team of specialists who are national experts in their fields – primary education, Ofsted, curriculum and qualifications, funding, and many other areas.

**For advice and support call **0116 299 1122** anytime.**

- restructuring, pensions, parents, unions, inspections, curriculum, funding
- ill health, social media, legal issues, SLT conflict, financial management
- management of pay, performance management and pensions, personal pay, safeguarding, health and safety
- management of staff, conditions of service, discipline or capability, management of students, grievance or allegations, data for accountability, governors and trusts, exams and assessment, conditions of service

## ASCL Rewards

Alan Boswell Group are proud to work alongside the Association of School and College Leaders. We're delighted to announce the launch of a new package of enhanced member benefits, as part of our scheme which is underwritten by Aviva. The scheme covers you for the loss of a wide range of personal possessions, as well as injury and death benefits following an accident at home or work.

### Key benefits:

- ✔ All eyewear. This includes glasses, sunglasses and contact lenses
- ✔ Electronics and wearable technology, such as your phone or pedometer
- ✔ Damage to your vehicle while you're at work
- ✔ The cost of your funeral, following accidental death
- ✔ Counselling if you're involved in a workplace assault

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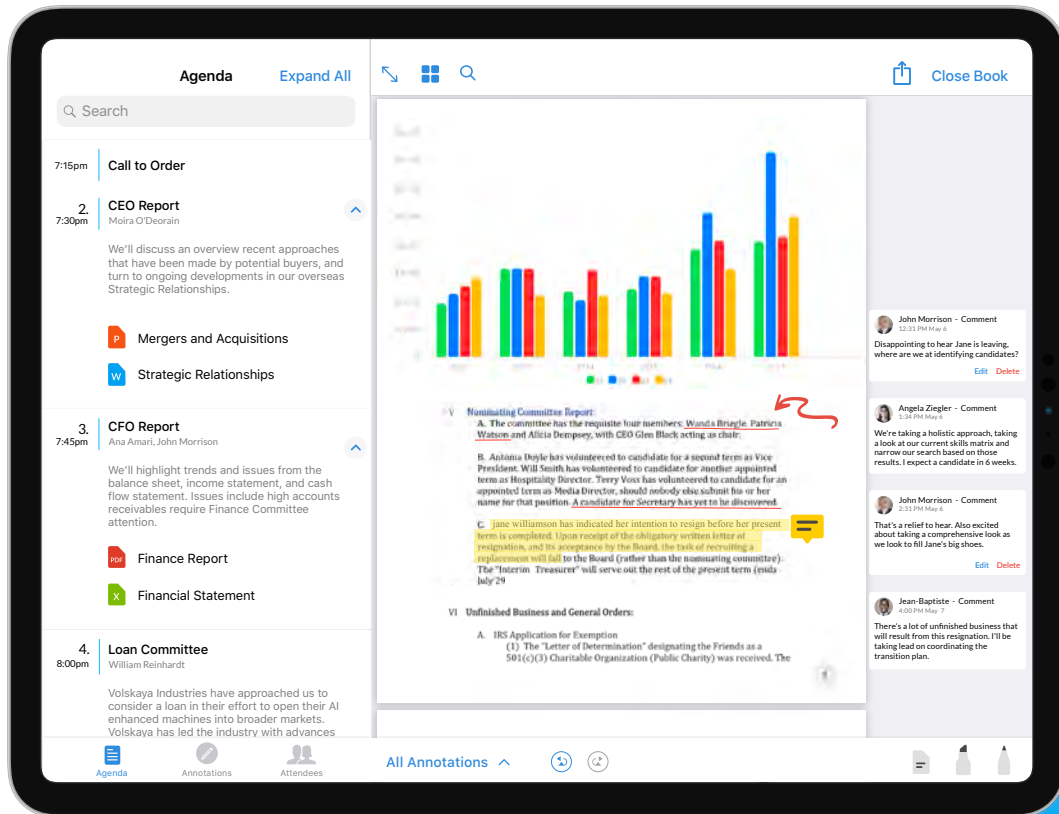
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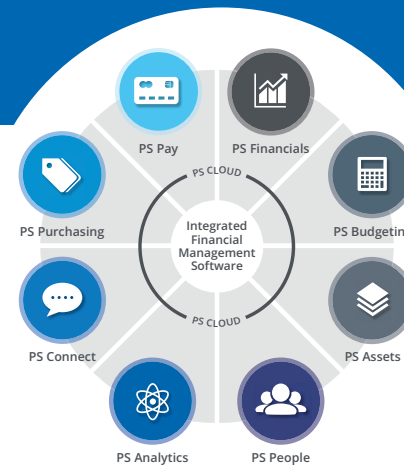


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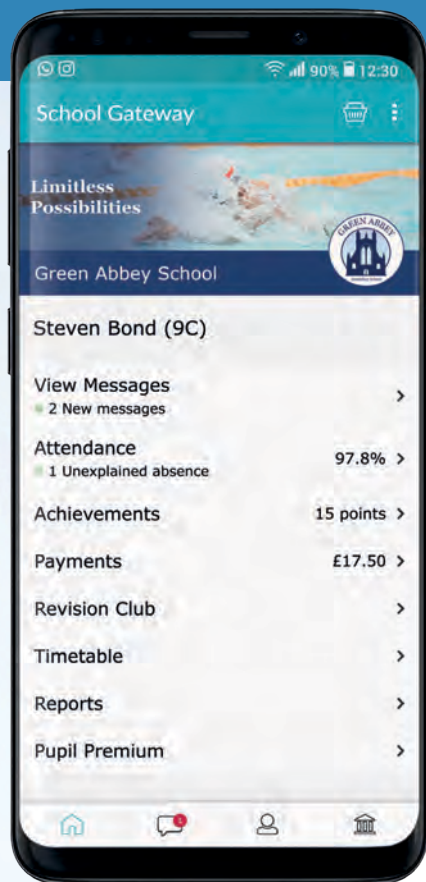
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[hays.co.uk/education](http://hays.co.uk/education)



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\* Based on a teacher with 10 classes per week



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