

ADOPTION STANDARDS

INTRODUCTION

At Allianz, we're committed to supporting working families and this policy will help you and your family make arrangements when you adopt.

If you're part of a couple who are jointly adopting a child then one of you may take the adoption leave and the other, the 'paternity' leave. You can choose which parent takes which type of leave.

What you need to do:

- Please let us know you'll be adopting as soon as you can. The latest date you need to tell us that you're going to be adopting is seven days after the adoption agency lets you know of the match
- The adoption agency must be one recognised in the UK
- Fill in the **Adoption Form** and give it to your line manager
- Tell us as soon as possible, the date that you would like to start your adoption leave

Contact your HR Advisor to discuss

- o your Adoption Leave
- o any questions you might have

Following this conversation you'll receive a letter that

- o confirms your adoption details
- o suggests a date on which you would return to work if you were to take the maximum Adoption Leave available

You may change your mind about the start date of your Adoption Leave so long as you still give us the minimum of 28 days' notice

KEY INFORMATION

- You can take a maximum of 52 weeks Adoption Leave
- The earliest date you can start your Adoption Leave is 14 days before your adopted child is expected to start living with you
- The latest date you can request your Adoption Leave to start is the date that your adopted child starts living with you
- Adoption Leave can start on any day of the week
- The first 26 weeks of Adoption Leave is called Ordinary Adoption Leave
- The 27th to the 52nd week of Adoption Leave is called Additional Adoption Leave
- You're still employed by Allianz during your time away from work and so your employment contract remains in place. Your Adoption Leave counts as continuous service

ADOPTION PAY

- As long as you earn more than the Lower Earnings Limit (please refer to www.gov.uk website for the current rate), and have worked for Allianz for 26 weeks by the end of your qualifying week, we'll pay you during your Adoption Leave regardless of whether you return to work or not
- You must show your Matching Certificate to Payroll before any Adoption Payments can be made
- Allianz will also top up your adoption pay for the first 26 weeks of your adoption leave so that you will receive your normal pay during this time
- If you have any questions during your Adoption Leave concerning Flexible Benefits please contact Payroll
- For the following 13 weeks we'll pay you Statutory Adoption Pay (SAP) (please refer to www.gov.uk/maternity-paternity-calculator for the current rate). If 90% of your weekly pay is less than the SAP, then we give you 90% of your average weekly pay.
- The remainder of your Adoption Leave is unpaid
- If you don't have sufficient length of service or if you earn less than the Lower Earnings Limit, you won't receive SAP and should approach the adoption agency to find out if you can get any other help
- If you should become eligible for a pay rise while you are on adoption leave, your 90% higher rate SAP will be recalculated and increased retrospectively. Your Company adoption pay may be reviewed for payments due after the increase has been granted. If you had previously not qualified for SMP because your earnings were too low your new salary may mean that you do qualify for SMP

BENEFITS AND PENSION

- You'll receive all your contractual benefits, except for salary and other cash benefits. This also means that you are still bound by the terms in your contract which cover disclosing confidential information
- Examples of terms that stay the same are your notice period, redundancy rights, disciplinary and grievance procedures
- If you have a Spree Flex card, Payroll will continue to transfer your monthly amount onto your card while you have sufficient funds. If you would like to stop payments, please contact payroll.forms@allianz.co.uk and let them know. You're still able to take advantage of this benefit by logging into your online account and transferring money directly onto your card. You can also continue to use the Your Choice affinity benefits throughout your Adoption Leave
- If you're away from work at the time annual choices are made for flexible benefits, you'll be contacted so that you can make your choices via a home computer

- If you have a company car, you're able to keep it and you will be taxed in the normal way. If you want to return your car, please contact Procurement
- If you're receiving a car allowance this will continue as normal
- Your time away from work may affect your annual performance bonus and SRS – you can find out more in the Bonus and SRS rules
- During the first 26 weeks of your Adoption Leave we'll pay your normal pension contributions
- Depending on when you start your Adoption Leave, you may have to make some contributions to your flexible benefits yourself. This will depend on whether you have enough salary to cover them. The contribution may be different from your normal level depending on the amount of SAP you're paid
- For the following 13 weeks (weeks 26-39) you don't contribute to the pension scheme, however, we'll continue to pay pension contributions for you as if you were at work earning your usual salary

The remainder of your adoption leave is unpaid and there is no further contribution made to your pension by you or Allianz. If you wish to make up this period of not contributing to your pension, please contact Payroll on your return to work.

TRANSFER OF ADOPTION LEAVE AND PAY (SHARED PARENTAL LEAVE)

If you choose to return to work before using up your 52 weeks entitlement, you may be able to transfer the remainder of the leave to your spouse, civil partner or the other adoptive parent to be taken as shared parental leave. This would also include any remaining SAP. If both you and your partner work for Allianz and you wish to utilise the Shared Parental Leave policy you may be able to share the first 26 weeks. There is more detail in the Shared Parental Leave policy.

KEEPING IN CONTACT DURING ADOPTION LEAVE

We also ask that you agree with your line manager how you'd like to keep in touch during your adoption leave and provide a personal email address / telephone number. If you move house or change bank accounts while you are away from work please make sure that you let us know.

REPAYMENT OF ADOPTION PAY

If you decide not to return to work following your adoption leave, you'll need to repay the Company enhanced element of your adoption pay for weeks 14-26 inclusive. The figure will be calculated by Payroll and will be your full pay earnings minus your SAP entitlement. In the first instance, wherever possible, the money will be reclaimed from your owed accrued leave and/or final payments. If you still owe money after that then you'll need to repay the rest by cheque or bank transfer.

If you return to work and then decide to leave Allianz within 12 months of your physical return date (i.e. once you have returned from taking any accrued leave etc) you'll need to repay a pro-rated element of your enhanced adoption pay for the 14-26 weeks inclusive. This will be based on the number of complete months worked since your return.

For example:

If you return to work for a period of 6 months and then leave Allianz, you'll need to repay your Company Enhanced Adoption Pay, weeks 14-26 pro-rated to take account of the 6 months already worked (e.g. 50%).

If you return for more than 12 months then you don't need to repay anything.

If you go on another period of adoption leave within a year of returning, the repayment period for the 13 weeks enhanced adoption pay will be suspended and will be continued when you return.

KEEPING IN TOUCH DAYS (KIT)

- You can do up to 10 paid Keep in Touch (KIT) days during your Adoption Leave. You need to agree it with your line manager but you won't lose any of your adoption rights by doing these. Examples of how the days might be used are as follows
 - Training on a new product
 - Attendance at a team building event
 - A week in the office undertaking your usual job
 - Regulatory training
- Before you go on Adoption Leave please take to your line manager about how and when you may wish to use your KIT days
- You will be paid for the number of hours you work each day. Please also be aware that if you work less than a full day this will be classed as one KIT day but you may only receive pay for hours worked
- The pay you will receive is made up of your SAP and will be topped up to reflect the normal amount of pay you would've received for up to a day's work. Please note that if the hours you work and your hourly rate equate to less than the daily SAP amount you are due, you won't receive any additional payment
- The pay will include any location or market allowances which you normally receive
- You'll receive the pay on the next available pay day and won't have to wait until you return to work to receive the pay. This may be the following month depending on the date you worked and payroll cut off dates
- Remember, you don't receive your full salary and then SAP on top. Your payment is made up of both SAP and salary to make the equivalent of your normal salary
- Any KIT days you work do not extend your period of adoption leave
- Once the 10 days are used, if you're still receiving SAP and agree to work further days, you will lose a week's Adoption Pay for any week in which you work, even if you only work for 1 day
- If you've received all your SAP and agree to work a KIT day you'll be paid your hourly rate as normal

You aren't able to use KIT days if you've officially returned to work and are using your accrued annual leave. This is because your Adoption Leave will have ended.

ANNUAL LEAVE

- Your Adoption Leave may span 2 annual leave years
- Whilst on Adoption Leave you'll still accrue annual leave and bank holidays based on your contracted hours at that time
- The Annual leave that you have built up and will accrue over the complete first annual leave year needs to be taken before you begin adoption leave where possible. This applies even if we're not at the end of the annual leave year. This must be agreed and confirmed in writing to your line manager then copied to your HR Advisor so we make sure we have a record of it
- It isn't possible to take annual leave while you are on Adoption Leave
- If you are taking annual leave immediately before starting Adoption Leave, it isn't possible to take annual leave beyond the date your adopted child starts living with you as this is the latest date your Adoption Leave can start. If, while you are on Adoption Leave, we move into the next annual leave year you'll continue to accrue annual leave as normal even though you're not at work. This new annual leave year entitlement which you will accrue should be discussed and agreed with your line manager as to how you will take it. Normally this is taken immediately before returning to work
- Please note that if you're making a flexible working request application e.g. moving from full time to part time on your return, you must take your full time accrued leave before commencing your part time contracted hours
- If you start your Adoption Leave early in the year i.e. January or February, please talk with your line manager and HR Advisor about how your accrued leave can be managed
- The normal holiday rules apply when carrying forward any annual leave i.e. up to a maximum of 5 days (pro-rated if you work part time) and to be used by 31 March in the following year. The Annual Leave policy has more details on this
- You're only able to be paid in lieu of accrued annual leave if you resign and don't return to work at Allianz
- Another option is for you to be put you back onto payroll before your return date so you receive payment for your accrued days
- Bank holiday days are also accrued and added onto annual leave entitlement. These should be taken before you return to work

RETURNING TO WORK

We'd be grateful if you could give us as much notice as possible of when you will return to work. You have to give us a minimum of 8 weeks notice.

If you apply to reduce your hours when you return to work and that application is successful, your salary will be reduced to reflect that reduction in hours.

If you return to work in 26 weeks or less

- You will return to the same job that you left
- If you follow your adoption leave with a maximum of 4 weeks **Parental Leave** then you'll still return to the same job that you left

If you return to work after more than 26 weeks adoption leave

- If you come back to work between, or after, the 27th and the 52nd week of your Adoption Leave, then you will return to the same job wherever possible
- If it isn't possible to return to the same job then you'll be offered a similar job on terms and conditions that are no less favourable than your original job

- This is the same if you follow your adoption leave with a maximum of 4 weeks **Parental Leave**
- If you are absent from work on long term sick leave (which continues for 4 weeks or more) your return to work repayment period for the enhanced adoption pay will be postponed until you physically return to your role. We will refer you to our Occupational Health provider for further assessment. Please refer to the Absence Policy for full details

You don't qualify for Adoption Leave or Pay if you:

- Arrange a private adoption
- Become a special guardian ([see definition](#))
- Adopt a stepchild
- Have a child through surrogacy

If you adopt a child from overseas then different rules apply, so please seek advice from your HR Advisor.

SURROGACY

- If you use a surrogate, meet the eligibility criteria and intend to apply for Adoption or parental order (as applicable) this policy is also applicable. You'll be entitled to two unpaid antenatal appointments so you can accompany the birth mother.
- Parental Leave and Pay is available for parents who are genetically related to the child and who meet the qualifying criteria. Parental Leave will also be available.

FLEXIBLE WORKING REQUESTS

- Our working hours are driven by our customers (both internal and external) needs. We aim to balance that with working hours that fit with your personal circumstances.
- If you wish to apply for flexible working on return from Adoption Leave, please submit your request in writing to your line manager in line with the Flexible Working policy. Please note that it may take a few weeks for a decision to be reached and that you should allow sufficient time when putting forward any request so that your return to work date is not impacted.

GLOSSARY OF TERMS

Matching certificate - is the certificate issued to you by the Adoption Agency once a child is matched with you.

SAP - Statutory Adoption Pay is paid by an employer to an employee who is absent from work due to adoption.

OAL - Ordinary Adoption Leave - the first 26 weeks of adoption leave.

AAL - Additional Adoption Leave - the second 26 weeks of adoption leave.

KIT Days - Keeping in Touch Days - maximum 10 days paid work you can do with us during your adoption leave

SPL - Shared Parental Leave - provides you with the option to transfer your adoption leave to your spouse, civil partner or father of the child whereby they may be eligible for SPL pay.

KIT Days - Keeping in Touch Days - maximum 10 days paid work you can do with us during your adoption leave

Parental Leave - up to 4 weeks Parental Leave can be taken per year, up to a maximum of 18 weeks in total, during the first 18 years of your child's life. This leave is unpaid.