

MATERNITY STANDARDS

INTRODUCTION

At Allianz, we're committed to supporting working families and this policy will help you and your family make arrangements during your pregnancy and for your maternity leave.

What you need to do:

- Please let your line manager and HR Advisor know you're pregnant as soon as is reasonably possible
- When you are pregnant there is a compulsory risk assessment which needs to be done. Please take a look at the [Health and Safety Guide](#) for more details
- Complete the [Maternity Form](#) and ask your line manager to sign it. Then please forward it to your HR Advisor along with your MATB1. Please keep a copy for your records
- Tell us as soon as possible, the date that you would like to start your maternity leave. The latest date that you must tell us by is the 15th week before your baby is due
- If this isn't practical in your specific circumstances then you must give us a minimum of 28 days' notice. You can also change the start date of your maternity leave as long as you give us a minimum of 28 days' notice

Contact your HR Advisor to discuss;

- your wellbeing at work during your pregnancy
- your maternity leave
- any questions you might have

Following this conversation you'll receive a letter that;

- confirms your maternity details
- confirms your annual leave arrangements
- suggests a date on which you would return to work if you were to take the maximum maternity leave available to you

TIME OFF FOR ANTENATAL CARE

You are able to take paid time off for antenatal care including medical appointments, antenatal appointments, or classes, if they've been recommended by a doctor or midwife.

If your partner works for us, they will be paid for time off to attend up to 4 appointments for antenatal care.

You and your partner may be required to show appointment details to your line managers.

The term "partner" refers to the husband, civil partner or person living with the expectant mother in an enduring family relationship where you have responsibility for the child's upbringing. This can also be the biological father of the expected child.

MATERNITY LEAVE

- You must take a minimum of 2 weeks maternity leave after your baby is born
- You can take a maximum of 52 weeks maternity leave
- The earliest date you can start your maternity leave is the 11th week before your baby is due
- The latest date you can request your maternity leave to start, is the date your baby is due
- Maternity leave can start on any day of the week
- Should your baby arrive early, while you are still working, your maternity leave will start the day after your baby is born
- If you're still working 4 weeks before your baby is due and become ill with a pregnancy related illness which then means you are off sick from work, your maternity leave will automatically start
- The first 26 weeks of maternity leave is called Ordinary Maternity Leave
- The 27th - 52nd week of maternity leave is called Additional Maternity Leave
- You're still employed by us during your time away from work and so your employment contract remains in place
- Your maternity leave counts as continuous service

MATERNITY 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 us for 26 weeks by the end of your qualifying week, we'll pay you for part of your maternity leave.

- As long as you are entitled, you'll receive 39 weeks of statutory maternity pay (SMP). The first six weeks will be paid at higher rate, and the remaining 33 weeks at lower rate (please refer to www.gov.uk/maternity-paternity-calculator for current rates)
- Allianz will also top up your maternity pay for the first 26 weeks of your maternity leave so that you will receive your normal pay during this time
- There may be occasions where your first six weeks of SMP is greater than your normal pay. Then you'll receive the increased amount for the first 6 weeks only. The remaining 20 weeks will be paid at your normal rate of pay
- Weeks 40-52 of your maternity leave is unpaid
- If you don't qualify for company maternity pay, or you don't earn more than the Lower Earnings Limit, you won't receive SMP or company maternity pay. You may be eligible for Maternity Allowance, which is a benefit paid by the Government, [click here](#) to read more details on the DirectGov website. If this applies to you, Payroll will issue you a SMP1 form

- If you receive a pay rise while you are on maternity leave, your first six weeks of SMP will be recalculated and increased retrospectively. 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
- If you have any questions during your maternity leave concerning Flexible Benefits please contact Payroll (payroll.forms@allianz.co.uk).

BENEFITS AND PENSION

- During the first 26 weeks of your maternity leave you will continue to pay for any benefits you chose in the normal way. Once you have finished your period of full pay, the company will cover your benefit contributions. This does not include cash benefits e.g. Spree Flex
- During the first 26 weeks of your maternity leave, normal pension contributions will be made by you and the company, in line with your flexible benefit selection
- For the following 13 weeks (weeks 27-39) you don't contribute to the pension scheme, however, the company continues to pay pension contributions for you as if you were at work earning your usual salary
- The remainder of your maternity leave is unpaid (weeks 40-52) and there is no further contribution made to your pension by you or the company
- If you don't qualify for SMP or Company Maternity Pay you won't receive any benefits during your maternity leave and there won't be any pension contributions made
- If you wish to make up this period of non-contribution please contact Payroll when you get back to work
- 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'd 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 will 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 wish to return your car, please contact Procurement
- If you receive a car allowance this will continue to be paid for the full 52 weeks of your maternity leave
- In relation to your performance review, your time away from work may affect your annual performance bonus and SRS. Please refer to the Bonus and SRS rules for further information

TRANSFER OF MATERNITY LEAVE AND PAY (SHARED PARENTAL LEAVE)

If you choose to return to work before using your full 52 week maternity leave entitlement, you may be able to transfer the remainder of the leave to your spouse, civil partner, or father of the child to be taken as Shared Parental Leave. This would also include any remaining SMP. If both you and your partner work for Allianz and you wish to use the Shared Parental Leave policy, you may be able to share the full pay entitlement within the first 26 weeks. Please refer to the Shared Parental Leave policy for details.

KEEPING IN CONTACT DURING MATERNITY LEAVE

If your baby is born earlier than the original start date of your maternity leave, you must let us know as this may affect your maternity pay calculations.

We also ask that you agree with your line manager how you'd like to keep in touch during your maternity 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 MATERNITY PAY

If you don't return to work for any reason, excluding redundancy, following your maternity leave, you'll need to repay the company enhanced element of your maternity pay for weeks 14-26 inclusive.

The figure will be calculated by Payroll and will be your full pay earnings minus your SMP entitlement. In the first instance, wherever possible, the money will be reclaimed from your owed accrued holiday 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 then leave Allianz, you'll need to repay your Company enhanced maternity 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 there will not be a repayment due.

If you go on a further period of maternity leave within 52 weeks of returning, the repayment period for the 13 weeks enhanced maternity pay (weeks 14-26) 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 maternity leave. You need to agree them with your line manager but you won't lose any of your maternity 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 maternity leave please take to your line manager about how and when you may wish to use your KIT days

- You'll 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 SMP and will be topped up to reflect the normal amount of pay you would've received for up to a day's work. Remember that if the hours you work and your hourly rate equate to less than the daily SMP 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 SMP on top. Your payment is made up of both SMP and salary to make the equivalent of your normal salary
- Any KIT days you work do not extend your period of maternity leave
- Once the 10 days are used, if you're still receiving SMP and agree to work further days, you will lose a week's maternity pay for any week in which you work, even if you only work for 1 day
- If you've received all your SMP 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 Maternity Leave will have ended
- In agreement with your line manager you are able to do paid work for us for up to 10 days during your maternity leave without the loss of maternity rights
- These are called 'keeping in touch' days or KIT days
- Examples of how the days might be used are as

ANNUAL LEAVE AND BANK HOLIDAY ENTITLEMENT

- Your maternity leave may span 2 annual leave years
- Whilst on maternity 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 maternity 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 maternity leave
- If you're taking annual leave immediately before starting maternity leave, it isn't possible to take annual leave beyond the date your baby is due. If, while you are on maternity 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
- 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 maternity 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
- If your baby arrives early and you're not able to take the annual leave you have booked, please discuss with your line manager and HR Advisor how this will be managed

RETURNING TO WORK

We'd be grateful if you could give us as much notice as possible of when you will return to work, but as a minimum we need 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 maternity 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 maternity leave

- If you come back to work between, or after, the 27th and the 52nd week of your maternity 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

SURROGACY

This policy also applies to you if you are a surrogate and meet the eligibility criteria for maternity leave.

FERTILITY TREATMENT

We know that having fertility treatment can be difficult and so we provide reasonable Special Leave to allow you to attend some appointments and undergo some treatment;

- To qualify you must have worked for Allianz continuously for 6 months

- You can take Special Leave if your partner is an undergoing fertility treatment
- Given the individual nature of fertility treatment, each request for Special Leave will be dealt with on an individual basis
- As with any form of leave, you must give reasonable notice
- Once you know treatment is to be planned, please speak to your Line Manager or your HR Advisor so that they can manage the time you won't be at work
- You can receive a maximum of 3 days paid Special Leave in any one year, and so if you need more time off it may need to be unpaid. If you need time off beyond the agreed Special Leave (both paid and unpaid) you can also use your annual leave

If you wish to tell your line manager or HR advisor about your personal circumstances please be assured that this will be treated confidentially.

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

MAT B1 - is the medical evidence given to the employee by the doctor or midwife showing the expected date of confinement (childbirth).

Qualifying week - is the 15th week before the week in which your baby is due. The 8 weeks up to and including the last pay day before the end of the qualifying week is the period during which your earnings are averaged to calculate your average weekly earnings. Your SMP is based on this amount.

SMP - Statutory Maternity Pay is paid by an employer to an employee who is absent from work due to her pregnancy. It is based on average weekly earnings as explained above.

OML – Ordinary Maternity Leave – the first 26 weeks of maternity leave.

AML – Additional Maternity Leave – the second 26 weeks of maternity leave.

SPL – Shared Parental Leave – provides you with the option to transfer your maternity 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 Maternity 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.