



Scottish Secondary Teachers' Association

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NEWSLETTER OF THE SCOTTISH SECONDARY TEACHERS' ASSOCIATION

June 2018

SSTA CONGRESS - CRIEFF 2018

PRESIDENT'S ADDRESS - Kevin Campbell



Colleagues, guests, friends and delegates from deepest, darkest Fife. I take great pleasure in welcoming you all to the 74th Congress of the Scottish Secondary Teachers' Association.

I find myself being captain of our great ship in a year through which we have sailed some pretty turbulent seas. It gives me great pleasure however, to be at the helm as our Association enters its 75th year of ensuring the voice of secondary teachers in Scotland is heard. And I can assure you that any meeting I'm at, my voice is certainly heard. The ship analogy is pertinent. It would not be the first time I've answered to the appellation "Foghorn" not only that but it's usually accompanied with "Leghorn". I must admit I do share many features with the rooster of Loony Toons fame. I bluster and criticise, am arrogant and conceited and I am not very smart. Or that's what my Heidi has said anyway!

Anyhoo. My first year as President has been very interesting indeed.

I have attended many types of meetings and enjoyed the company of many hiheidyins that the garden variety common teacher rarely has the chance to. Not only do I have the pleasure of regular-ish meetings with the esteemed minister for education but I've also had the chance to meet many other VIPs from the educational milieu, including many colleagues from our sister unions in Ireland, England, Europe and from across the world. I enjoy regular meetings with luminaries such as Ken Muir, Janet Brown and various different colleagues from Education Scotland

Although in all seriousness, having the chance to parley with so many makers and players in education has allowed me to learn a great deal about the workings of the system and how to better convey the views of our members within it.

Colleagues you will no doubt have noticed that our battle cry this year, emblazoned on the podium, is a re- working of the three R's. Retention-Recruitment-Restoration. These three words will be of critical importance as we enter our 75th year. As such most of the Association's coming work will revolve around these issues. I shall expand-

It is not an exaggeration to say that as teachers you play a crucial role in the creation of an environment in which the children of Scotland can strive to achieve their full potential.

As teachers we play an incalculably important role in the lives of our young people. Not only do we provide the building blocks for our pupil's need for academic stimulation and achievement but also the guidance gathered from our life experiences that can help youngsters become full and active members of our society. (However, we will all be aware that the teenager who listens to their teachers' pearls of wisdom is a rare beast, actions must speak louder than words if we are to truly guide our youngsters down a wise path) For me full and active participation in our society is of equal if not more importance than academic achievement. Surely our job as teachers is to help produce young people who can fully contribute socially, as well as intellectually, all that they have to offer to their communities. In order to do this colleagues, we need our working conditions to be conducive to the upkeep of our sanity.

You can see video of the President's full Address to Congress at

<https://ssta.org.uk/congress2018>

Congress 2018 Motions

Teachers' Pay

Congress notes that secondary teachers in Scotland are paid less than teachers in England who would not even qualify to be registered to teach in Scotland.

Congress further notes that top of the unpromoted scale, degree qualified and teacher trained secondary teachers in Scotland earn £4000 per year less than top of the un-promoted scale, non-degree qualified and non-teacher trained colleagues in further education colleges.

Congress believes that the current inability to recruit sufficient quality applicants to fill available places on teacher training courses is entirely predictable and requires to be addressed urgently to prevent staffing difficulties in our schools becoming even worse. Scotland's pupils deserve to not have their education damaged by the inability of their schools to find subject specialists to fill vacancies.

Congress therefore expects the Government and Cosla to recognise the valuable work that teachers play in society and to restore pay levels, undoing the damage caused by a number of years of pay cuts. This would be a major step to retain and recruit a sustainable workforce for the future. Congress instructs National Executive to extend the current industrial action strategy up to and including strike action, in the event of the Government failing to agree a pay deal to restore the 'true' value of teacher salaries.

Proposer: Kevin Campbell, President, National Executive

Guidance and Pupil Support



Proposer: Janine McCullough National Executive

Congress is increasingly alarmed at the lack of recognition of the importance of the role of Guidance and Pupil Support teachers in supporting pupils in achieving their true potential. The constant pressures applied by continuous education cuts have resulted in cuts in provision to the detriment, in particular, of those pupils most in need. The recent SSTA survey has shown that guidance and pupil support teachers are being prevented from undertaking their duties due to financial pressures and the lack of understanding of their roles in closing the attainment gap.

Congress calls for a guaranteed dedicated team of teacher professionals to focus on supporting pupils in every school, which is protected from the vagaries of the economic budget decisions at school level. This would ensure that all young people would have access to the support to which they are entitled.

Education Bill



Proposer: John Guidi, Vice President, National Executive

Congress notes the Government's desire to create a school and teacher-led education system and to close the attainment gap. However, it is the view of the SSTA that to introduce a Headteacher Charter and create an Education Workforce Council is unnecessary. Congress is concerned about the extent and pace of structural change included in the Education Bill (2018)

Congress calls upon the Deputy First Minister to delay bringing about legislative change at a time when the focus should be on supporting the teacher in the classroom. Congress would recommend a review of the progress being made before considering further time-consuming legislation. Pupils, teachers and schools do not need further educational changes but a time for stabilising the education system.



2018 Pay Claim

Recruitment, Retention & Restoration

Teachers Career Pathway



Proposer: Catherine Nicol, National Executive

Congress welcomes the decision of the Scottish Negotiating Committee for Teachers (SNCT) to establish a 'Teacher Career Pathway' committee to consider the possible routes that all teachers could follow throughout their careers. It is essential that the proposals are able to motivate and develop a career structure to ensure a sustainable teaching profession and not a system that 'burns out' teachers after a short period of time. However, Congress affirms its belief that the central and most important role is the teacher in the classroom and it must be seen as a career structure in its own right and rewarded accordingly. The proposed career structure should also ensure that all other roles are focussed on supporting the teacher in the classroom.

Congress commits National Executive to engage with the 'Teacher Career Pathway' committee to ensure that teaching and learning and the role of the classroom teacher are the major focus.

Regional Improvement Collaboratives

Proposer: John Guidi, Vice President, National Executive

Congress notes the collaboration of Local Authorities, guided by

the recently introduced Regional Improvement Collaboratives (RIC) and sees the potential for the sharing of good practice, the increased opportunities for professional development and the establishment of sector and subject groups. However, Congress is concerned by the apparent movement to make structural change, the lack of the teacher union voice and the potential to further increase teacher workload.

Congress calls on the Government to ensure that the SSTA, as the voice of Secondary School Teachers, is a major stakeholder, so that the needs of classroom teachers are central in the development of this initiative and to ensure that measures are in place to 'workload proof' any proposals emanating from the RIC Development Plans.

Flexible Working



Proposer: Gordon West, National Executive

There is increasing evidence that many employers are refusing requests for non-contractual parental leave and flexible working arrangements. This is having a detrimental effect on family life and in some cases is leading to teachers leaving the profession. The SSTA calls on Local Authorities to reaffirm their support for teachers, by making a stronger commitment to support these requests.

Islamophobia



Proposer: Stuart Hunter, Lothian Area

Congress calls on Local Authorities to provide adequate training in all schools to address Islamophobia. It is also incumbent on school leaders to ensure that related teaching materials are accurate and up to date.

Learning Environment

Proposer: Sandra Richardson, Lothian Area

Unauthorised absenteeism, violent incidents and poor behaviour have a negative impact on the learning environment and also create additional stress and workload for both pupils and teachers.

Congress calls on the Government to use key information on these factors, which are barriers to closing the attainment gap, and to develop an effective strategy for schools.

Reduced Choices

Proposer: Stuart Hunter, Lothian Area

A cornerstone of CfE is pupil choice in their course of study. However, Government pressure on schools to raise attainment has seen more students being denied their preferred choice in favour of courses which ensure improved overall school results. Congress calls on Education Scotland to ascertain how widespread this practice is and suggest recommendations on the outcomes.

SQA Changes



Proposer: James Cowans National Executive

Congress is seriously concerned by the demands placed upon pupils and teachers in the Government's and Scottish Qualification Authority (SQA) 'dash' to bring about changes in the introduction of new National Qualifications. The constant SQA demand for quantity rather than quality undermines the true purpose of education. The SSTA survey has highlighted the additional workload and stress that has been placed upon pupils and teachers and the damage it is causing.

Congress demands a reduction in the recently increased exam requirements demanded by SQA, by reducing the length of exams and unnecessary burdens of additional and expanded assignments. Congress further demands that the SQA acknowledges the primacy of the teacher's professional judgement in assessing National Qualifications as a way of reducing bureaucracy.

Teachers Resources

This Association calls on Education Scotland, after consultation with Professional Associations, to supply high quality resources for teachers to deliver the SQA National courses and assessments.

Proposer: Catherine Nicol, Education Committee

SQA

Proposer: James Cowans, Education Committee

The SSTA demands that Education Scotland and the SQA have time frames, agreed with Professional Associations, for the publishing and implementation of changes to the Curriculum and National Qualifications.

This would ensure sufficient time for development of the syllabus and the production or adaptation of teaching materials.

Additional Support Needs

Proposer: Janine McCullough, Additional Support Needs Panel

The SSTA demands that the Scottish Government implements the recommendations of the Education & Skills Committee SP Paper 140 published in May 2017 'How is Additional Support for Learning Working in Practice?', which identifies the need for appropriate funding and resources to fully meet legislative requirements of the Education (Additional Support for Learning) (Scotland) Act 2004.

Inclusion



Proposer: Jacquie Bradley Heeps, Health & Safety Advisory Panel

Education Scotland has a focus on inclusion, but is inclusion working for all? The removal of support in schools is at odds with the increase in violent incidents leading to experienced and well qualified teachers increasingly leaving the profession. The Association calls on

the Scottish Government and local authorities to acknowledge their duty of care and take a pro-active approach to inclusion by ensuring sufficient funding is available for Additional Support Needs and behaviour support.

Mental Health



Proposer: Sally Shearer, East Dunbartonshire

Congress is concerned about the lack of support for young people's mental health. Although Guidance staff are doing their best to plug the gaps, they are not adequately trained and don't have sufficient time to provide this support. SSTA calls on the Scottish Government and Cosla to provide adequate funding, training and support for young people's mental health.

Support for Teachers

Proposer: Neil Sinclair, Ayrshire

The SSTA is concerned about the disproportionate effect that a relatively small cohort of poorly motivated and disengaged pupils is having on learning and teaching. Congress calls on the Scottish Government and Cosla to provide teachers in schools with more support in dealing with these pupils in order to provide a better learning environment for pupils and thereby improve attainment.

Teachers Health and Well-being



Proposer: Paul Cochrane, Renfrew Area

This Association expresses concern that the Scottish Government has not fully considered teacher Health and Well-being to be a central feature of any improvement plan in Scottish Education.

Congress calls on the Scottish Government to ensure that steps are taken to improve teacher Health and Well-being as part of Local Authority and Education Scotland inspections.

CCTV



Proposer: Stuart Allison, North Lanarkshire

The Association accepts that Surveillance CCTV improves the safety and security of the School

building. The use of it however throws up other issues pertaining to the use of Surveillance CCTV within the classroom. The Association calls on all Local Authorities to ensure that such technologies are not to be used to gather data for performance management purposes or capability procedures.

Due to staffing issues which increasingly mean that Head Teachers and Depute Head Teachers are being used to cover classes, there are now times when no member of Senior Management is available to deal with any serious incidents or issues that may arise. This presents a significant Health and Safety risk and has to be addressed as a matter of urgency.

Senior Management



Proposer: Ruth French, Aberdeenshire

Congress calls on the Scottish Government to include in its proposed education reform a requirement that all secondary schools should always have a member of Senior Management available in the school and non-teaching, throughout the school day.

Teachers Leaving



Proposer: Susan Walker, Aberdeenshire

Congress is concerned that the Scottish Government is focusing on recruitment of teachers without having given due consideration to the reasons why teachers are leaving the profession at an alarming rate.

There are numerous examples of teachers leaving the profession much earlier than they have anticipated, and yet no proper study has been done to identify the factors which lead to those decisions.

Congress therefore calls on the Scottish Government to commission appropriate research into the reason teachers are leaving the profession prematurely so that the causes can be addressed.

SSTA Congress 2018

To see video of the speeches and motions passed at the SSTA's 74th Annual Congress please go to <https://ssta.org.uk/congress2018>

REPORT OF THE GENERAL SECRETARY - SEAMUS SEARSON



We are approaching 75 years of the SSTA and the issues in 1944 are the same's as the issue of 2018, to protect the interests of secondary teachers in Scotland.

Concerns over conditions of service, pay and workload appear throughout our history and will probably do so for a good number of years.

The voice of the secondary school teacher must be heard above the demands for change or changes imposed will result in the famous phrase, I hear a lot, the “unintended consequences”, that will usually end in the changes having to be undone and with extra teacher workload.

I will focus first on the issues that SSTA members are demanding to be heard

1. The Teacher Shortage

The SSTA response is simple and direct ‘Teacher Retention, Recruitment and Restoration.’

1. Retention – The first priority is to keep the teachers we have. It makes no sense not to value the experienced teachers we have. Any attempt to focus on recruitment misses the point. Our teachers for the most part have qualified in Scotland, gained experience here and have maintained the education

service despite years of unnecessary austerity cuts.

The years of austerity measures have seen teacher numbers cut, promotion opportunities reduced, reduction in pay in real terms, increased workload, cuts in educational support staff and have left the teacher in the classroom alone and unsupported to face the world.

Why not take all measures ‘pull out all the stops’ to encourage teachers to stay. This can be achieved by paying teachers properly, providing a real career structure, valuing teachers’ professional judgment, find much needed teacher time by reducing workload, and giving teachers real support with the appropriate educational professionals in meeting the challenges that pupils bring in to schools.

2. Recruitment – the second priority, to encourage more people into the profession. In 2017 there were 1750 Secondary PGDE places but 30% were left unfilled. Teaching is not attractive when we have low pay, spiralling workload demands and when schools are unable to meet the needs of more demanding and challenging pupils.

Some say it is the teacher unions that are running-down the profession. Unfortunately that is an excuse to deflect responsibility, rather than address the issues that teachers try to bring to the table. Ignoring or not accepting the message of the SSTA is just storing-up problems for the future.

SSTA is not going to stop putting the views of its members to those who make the decisions and can help address the problems that teachers

have identified.

We need to encourage people to join the profession with offers of professional respect, professional levels of pay, career development and a manageable workload. Teaching should be seen as a career for life not a job for a few years until something better comes along.

3. Restoration

The numbers speak for themselves. The top of the main grade point 6 in 2008 was £32,583 and in 2018 it is £36,480. This is an increase of 11.96% in 10 years. But the rate of inflation over the same period has been 26% leaving a loss of more than 14% in teachers’ pay over the last 10 years.

However, that is not the full story as teachers now pay an extra 1.4% National Insurance and an extra 3.3% pension contribution that makes a total 18.7% deficit in terms of real take home pay. To address this short fall the main grade teacher salary should be in the region of £43,000 in order to restore pay.

The SSTA is a full member of the SNCT and the 10% SNCT claim is our claim. This 10% claim is not unreasonable and is the first step in a restorative pay claim. The Government needs to support and value its teachers by making a major effort to restore teacher pay levels.

For the sake of our children and our very good education system the Minister needs to listen to Secondary School Teachers he needs to listen to the SSTA.

You can see video of the General Secretary’s full Address to Congress at <https://ssta.org.uk/congress2018>

SSTA NATIONAL AWARDS AT CONGRESS 2018



Anne O’Kane first joined the SSTA in 1977 and retired from teaching in November, 2016. She was the SSTA School Representative at Kirkland High until 2007 where she was the Principal Teacher of Learning Support. In 2007 she moved to the Sensory Support Service within Fife Council where she worked until retirement as a Chartered Teacher for the Visually Impaired. Anne represented Fife District at Council from 1999 to 2017 and was a regular attender and contributor, through presenting reports and motions, at Annual Congress during that time.

In September 1999 Anne became a member of the Finance Committee until May 2001. Anne brought to the table a unique perspective on many aspects of the committee’s work in particular in the thorny and controversial area of Association investments. Anne was a member of the Salaries Committee between August 2011 and May 2013 and she joined the ICT Panel in February 2002. On these committees Anne demonstrated her willingness to ensure all members across the education system were valued and respected by challenging established practices.

In 2004 Anne became the Convener of the Special Education Advisory Panel that was renamed the Additional Support

Needs Panel in February 2008. Anne served as Convener until her retirement in 2017. It was the ASN Panel that exemplified Anne’s professional passion and commitment for pupils and colleagues. Her leadership and drive to give ASN the place it deserved were well recognised not only within the Association but within Government circles particularly in the work surrounding the ‘Named Person’ legislation.

Anne was elected to serve on the National Executive in May 2011 and remained an active member of the Committee until her retirement in 2017. Her contribution at Executive was huge and Anne was well respected for her dogged determination to seek out the truth of matters even with busy agendas when colleagues were inclined to simply move to next business. Anne represented the Association at engagements with Cabinet Secretaries for Education, Government and Education Scotland officials.

Anne was elected to serve on the Eleventh General Teaching Council Scotland (GTCS) from November 2005 to October 2009. Anne served on the following committees: the Professional Standards Committee (Reserve Member of Accreditation Panels), the Appeals Board and Investigating Sub-Committee. In terms of the GTCS, Anne was well regarded by all on the Council for her painstaking and forensic work on GTCS Panels and was quick to advise our professional staff on some of the complex aspects of supporting our members in the GTCS procedures and processes.

Anne was a key member of the STUC Committee between 1997 and 2004. She was a regular SSTA delegate to STUC. Anne was a willing volunteer, at the shortest of notice, to propose SSTA motions. The thoroughness of her research and inclusion in her prepared speeches was exemplary.

Nominated for a National Award by SSTA National Executive and supported by Fife District.

FINANCIAL INFORMATION - YEAR 2017

STATEMENT TO MEMBERS ISSUED IN CONNECTION WITH THE UNION'S ANNUAL RETURN FOR PERIOD ENDED 31 DECEMBER 2017
AS REQUIRED BY SECTION 32A OF TRADE UNION AND LABOUR RELATIONS (CONSOLIDATION) ACT 1992

1. FINANCIAL STATEMENT

INCOME

Membership Subscriptions	£ 940,461
Other income	<u>£ 99,419</u>
	£ 1,038,880

EXPENDITURE

* Annual Operating Costs	£ 1,030,549
Appropriations SURPLUS/(DEFICIT)	£8,331

*including:

In respect of General Secretary,
Seamus Searson

Salary	£ 90,155
Superannuation and NIC	£ 26,915
Employee's Superannuation	£ 9,532

Honoraria to elected Office Bearers:

General Treasurer	£ 5,913
Minutes Secretary	£ 5,913
President	<u>£ 2,534</u>
	£ 14,360

The Association does not maintain a political fund.

2. Irregularity statement

A member who is concerned that some irregularity may be occurring, or have occurred, in the conduct of the financial affairs of the union may take steps with a view to investigating further, obtaining clarification and, if necessary, securing regularisation of that conduct.

The member may raise any such concern with such one or more of the following as it seems appropriate to raise it with: the officials of the union, the trustees of the property of the union, the auditor or auditors of the union, the Certification Officer (who is an independent officer appointed by the Secretary of State) and the police.

Where a member believes that the financial affairs of the union have been or are being conducted in breach of the law or in breach of the rules of the union and contemplates bringing civil proceedings against the union or responsible officials or trustees, he should consider obtaining independent legal advice.

Independent auditors' report

to the members of SCOTTISH SECONDARY TEACHERS' ASSOCIATION

FINANCIAL INFORMATION - YEAR 2017

We have audited the accounts of Scottish Secondary Teachers' Association for the year ended 31 December 2017 which comprise the Cash Flow Statement, Income and Expenditure Account, the Balance Sheet and the related notes. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice) including FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" to the extent that the standard is relevant to the Association.

This report is made solely to the association's members, as a body. Our audit work has been undertaken so that we might state to the association's members those matters we are required to state to them in an auditors' report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the association and the association's members as a body, for our audit work, for this report, or for the opinions we have formed.

Respective responsibilities of the Finance Committee and Auditors

As explained more fully in the Statement of Finance Committee's Responsibilities, the Finance Committee members are responsible for the preparation of the accounts and for being satisfied that they give a true and fair view. We have been appointed under the Trade Union and Labour Relations (Consolidation) Act 1992 (amended 2016) and report in accordance with regulations made under this Act. Our responsibility is to audit and express an opinion on the accounts in accordance with applicable law and International Standards on Auditing (UK and Ireland). Those standards require us to comply with the Auditing Practices Board's (APB's) Ethical Standards for Auditors.

Scope of audit of accounts

A description of the scope of an audit of accounts is provided on the APB's website at www.frc.org.uk/apb/scope/private.cfm.

Opinion on the accounts

In our opinion the financial statements:

- give a true and fair view of the state of the association's affairs as at 31 December 2017 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice;
- have been prepared in accordance with the Trade Union and Labour Relations (Consolidation) Act 1992 (amended 2016); and
- the information given in the Finance Committee's Annual Report is consistent with the financial statements.

Matters on which we are required to report by exception

We have nothing to report in respect of the following matters where the Trade Union and Labour Relations (Consolidation) Act 1992 (amended 2016) requires us to report to you if, in our opinion:

- the association has not kept adequate accounting records; or
- returns adequate for our audit have not been received from branches not visited by us; or
- the accounts are not in agreement with the accounting records and returns; or
- we have not received all the information and explanations we require for our audit.

Marita Scott, Senior Statutory Auditor

for and on behalf of Tindell, Grant & Co Limited Statutory Auditors

6 Munro Road, Springkerse Stirling FK7 7UU

Tindell, Grant & Co Limited is eligible to act as an auditor in terms of section 1212 of the Companies Act 2006.

Joe McKelvie Obituary

END OF AN ERA

1938-2018



A remarkable record of stewardship came to a close when General Treasurer, Joe McKelvie, presented the Finance Report for the 18th and final time at Congress in 1999. Joe holds the record as the longest serving office bearer of the Association,

Joe, a late – some would say mature – entrant to the profession, studied for qualifications at night school in Pitt Street, Glasgow, while working as a sales clerk with WD & HO Wills. He started his full-time course at the new University of Strathclyde, from which he was one of the first graduates.

His first teaching post was in Morgan Academy, Joe's competence and ability were quickly recognised, and he was appointed PT Business Studies at Brechin High School after only six months. Seven years later, he took up the same post in Arbroath High School,

As the SSTA representative in Arbroath High School, Joe quickly became known as an amazing recruiter of new members, and head-office staff considered him to be probably the most efficient school representative in Scotland. Attention to detail and utter reliability were

two hallmarks of everything Joe did. A perfectionist himself, he expected the same standard from others, as the Association's bankers soon learned.

On becoming Treasurer, Joe totally revolutionised the SSTA accounting system in the interests of control and efficiency. The healthy state of Association finances today is proof of his wisdom and dedication.

SSTA Legal Services cover more than you think



Are you and your family prepared for the future?

We all know that we should have a Will but statistics show that less than 50% of Scottish adults have one. It is difficult but it is not morbid. It is just about ensuring that your wishes are expressed and followed and it is about ensuring that your family are properly catered for. But a Will is only one of three key legal documents that experts advise everyone should have these days for the future protection of their family.

The three documents are a Will, a Power of Attorney and an advanced Directive. Our legal partners, Thompsons Solicitors, will explain the importance of these three documents and answer any questions that you may have.

The SSTA's best kept secret – complete legal services for you and your family

You will know that if you have an employment issue you will have the full support of the SSTA's legal service. You may know that if you have an accident at work you will also receive expert legal support for free. But there is so much more to the legal support you and your family receive as an SSTA member.

Call **0800 081 2207**
Visit **TalkToThompsons.com**

In fact, our aim is to provide a complete package of free or discounted legal services so that we can be your one stop shop for every legal issue you may have.

Our legal partners will describe the full range of legal services and support available to you as an SSTA member, how you may access them and some of our success stories over the years.

SSTA Annual Worldwide Family Travel Insurance for just £99 – Add Home Emergency AND Motor Breakdown for just £79 Extra!

Many of you will be aware of our specially negotiated Group rates for Family Worldwide Annual Travel Insurance: just £99 and you're covered, (Members 65-70 - £170) – here are the main benefits available to SSTA members:

Who is covered?

You, your co-habiting partner and dependent children to 18, or 21 years if in full-time education. Cover does not require you to be travelling with your partner or child/children.

What is covered?

Holidays and leisure trips up to 31 days duration; extensions may be arranged for an extra premium. Cover is worldwide, except if you travel to a country or region against the advice of the Foreign and Commonwealth Office. Maximum Winter Sports coverage, up to 17 days.

To see the full Benefits Table and purchase your cover – [CLICK](#)

ADD HOME EMERGENCY AND MOTOR BREAKDOWN COVER FOR JUST £79 PER YEAR!

What is Home Emergency Cover?

This is NOT a home maintenance policy; it is designed to provide cover when there has been a sudden, unforeseen event requiring immediate intervention to deal with a situation, which would: Render the property unsafe or insecure; damage or cause further damage to the property; or cause significant discomfort, risk or difficulties for or to you.

- **Main Heating System**
- **Plumbing and Drainage**
- **Home Security**
- **Toilet Unit**
- **Domestic Power Supply**
- **Lost Keys**
- **Vermin Infestation**
- **Roof Damage**

For full details and to purchase with Motor Breakdown [CLICK](#)

Motor Breakdown Cover for you and Your Partner:

This comprehensive policy provides cover for you and your partner for any car, motorcycle or car-derived van in which you are travelling. Within the UK, there is no age limit to the car and motorcycle.

- **Roadside Assistance/Recovery**
- **Home Assist**
- **Alternative Travel**
- **Emergency Overnight Accommodation**
- **Misfuel Assist/Lack of Fuel**
- **Message Service**
- **Caravan and Campervan Cover**
- **Lost Keys**

For full details and to purchase [CLICK](#)

We are of the firm belief that this insurance package offers Members tremendous value, just compare to High Street or online prices!

Combined Package Prices:

Members aged under 65 - £178

Members aged 65-70 - £249