

# COVID-19 HR Factsheet: The NHS and social care coronavirus life assurance scheme

02 June 2020



## Introduction

A new scheme was announced by the Secretary of State announced on 27 April 2020 to provide life assurance benefits for eligible NHS and social care staff in England who are performing frontline work during the COVID-19 pandemic. This is in recognition of the increased risks that staff are currently facing and will cover coronavirus related deaths of workers in frontline roles during the outbreak. It will also cover staff who provide hands-on personal care for people who have contracted coronavirus or work in health or care settings where the virus is present.

This factsheet provides the details of the scheme, the eligibility criteria and claims process.

## Life Assurance Scheme Details and Eligibility

In the event of an eligible staff member dying in the course of COVID-19 work, a lump sum payment of £60,000 will be made to their estate, regardless of their salary. The scheme is non-contributory meaning there is no cost to staff or employers.

The scheme is time-limited, providing cover for the duration of the pandemic until the relevant NHS workforce provisions of the Coronavirus Act 2020 are withdrawn. Deaths that occurred before the announcement of the scheme will also be considered.

The scheme is separate from the NHS Pension Scheme, meaning this payment will be made in addition to any death benefits in relation to NHS Pension Scheme membership.

To be eligible for the scheme the following criteria must be met:

- Staff must be employed by an NHS body, an organisation that supports the delivery of NHS services or work on an NHS contract e.g. primary care medical and dental services
- The individual must have been exposed to a high risk of contracting coronavirus disease whilst carrying out their work.
- Staff will be covered if they interact directly with coronavirus patients or if they carry out vital duties within these care environments, for example, cleaners and porters.
- The individual must have been at work in the 14 days prior to the onset of their coronavirus symptoms.
- The Secretary of State for Health and Social Care must be reasonably satisfied that coronavirus was the whole or main cause of death.

Staff can be:

- full-time or part-time
- permanent or temporary, including agency workers and locums
- retired staff who have returned to NHS employment
- students taking up paid frontline roles.

## Making a Claim and Eligibility Criteria

For a claim to be accepted, the Secretary of State must be reasonably satisfied that:

- coronavirus disease was wholly or mainly the cause of death

- the individual was exposed to a high risk of contracting coronavirus disease in circumstances where they could not reasonably avoid that risk because of the nature and location of the work their work
- the individual contracted coronavirus in the course of their work

Circumstances that likely fall within these criteria are where the individual was:

- testing or diagnosing whether a person is infected with or contaminated by coronavirus
- coming into close proximity by reason of caring for, supporting, treating or providing other clinical service to a person who has, or is suspected of having, coronavirus or coronavirus disease
- providing any other type of service within the same environments where those services are delivered

Where the individual was performing duties that do not fit these scenarios, or if it's difficult to establish the presence of coronavirus in the workplace, the claimant is invited to explain why they think the individual was exposed to a high risk of contracting coronavirus because of the nature and location of their work. The claimant's explanation will be appropriately considered.

## Claims Process

The scheme will be administered by the NHS Business Services Authority (NHS BSA) and will be co-ordinated by the CCG HR team on notification via the line manager/Director that a CCG colleague has passed away and the circumstances of the death have been confirmed by HR via the next of kin. Where it is identified that a colleague may be eligible for the life assurance benefit, HR will ask the next of kin for details of their legal representative to begin the claims process.

The CCG will begin the claims process by completing the [NHS and Social Care CLAS form England v2](#)

The claim form should also be completed by the legal personal representative for the deceased or a solicitor acting on behalf of the estate.

HR will request the following information from the next of kin/claimant in order to certify the claim form:

- details of the deceased
- details of the legal personal representative or solicitor
- employment information about the deceased
- the cause of death, as listed on the death certificate
- payment details

The legal personal representative or solicitor will also need to provide the employer with the death certificate and either:

- an original Grant of Probate,
- original Letters of Administration

If there's more than one legal personal representative, each must complete a claim form annex to confirm they agree with the payment details provided on the claim form.

To submit an eligible claim for a NCL CCG staff, a claim form will need to be certified by the CCG's Deputy Director of HR and relevant Executive Director. The CCG will send the claim form, along with certified copies of the supporting documentation to NHS Business Services Authority.

The CCG is there to support the claimant through the claim process, to authorise the claim and send it to NHS BSA on the claimant's behalf.

## Payment

In the event that a claim is being made for a NCL CCG staff, once NHS BSA receives the completed form from the CCG, they will process the application and pay the life assurance lump sum into the bank or building society account of the Estate or issue a cheque to the claimant.

NHS BSA will notify the claimant, all Legal Personal Representatives and the CCG that the life assurance lump sum has been paid.

Where payment is due, payment will be made within 30 days of NHS BSA receiving an authorised claim form and supporting documentation from the claimant and the CCG.

If the life assurance lump sum is not paid within 30 days, NHS BSA will pay interest on the unpaid amount. The interest will be paid at the bank base rate. However, if the life assurance lump sum was not paid within 30 days as a result of some act or omission on the part of the claimant, no interest will be paid.

## Further Information

For further details on the eligibility criteria and claims process, please visit the NHS BSA [website](#). If you have any questions about the NHS and Social Care Coronavirus Life Assurance Scheme 2020 claims process, contact Human Resources on [nclccg.hrcovid19@nhs.net](mailto:nclccg.hrcovid19@nhs.net).

You can also contact NHS BSA on their NHS and Social Care Coronavirus Life Assurance Scheme 2020 helpline by: Telephone: 0300 330 3331; Outside UK: +44 (0)191 283 8904

