

Factsheet on COVID-19 Life Assurance Scheme: England (differences for Wales where indicated)

The NHS Business Services Authority describes the Social Care Coronavirus Life Assurance Scheme 2020 as providing:

“A payment of £60,000... to the estate of eligible individuals who die from coronavirus contracted during their frontline essential work.”

The official guidance for England is available [here](#).

The official guidance for Wales is available [here](#).

The official factsheet for England is available [here](#).

The official factsheet for Wales is available [here](#).

Questions

Q1. Who can benefit?

‘Eligible individuals’ who suffered ‘a qualifying death’.

Q2. What is the benefit?

The Scheme pays out a non-taxable lump sum of £60,000.

Q3. Who are ‘eligible individuals’?

Those who:

- Provided a service as part of the NHS or in social care
- Were NHS or social care workers or contractors or registered healthcare professional volunteers
- Were exposed to ‘a high risk of contracting coronavirus... (as an unavoidable consequence) of the work which they are contracted to carry out’

Q4. What is a ‘qualifying death’?

The death of an ‘eligible individual’ whilst the Scheme is operational where the Secretary of State for Health & Social Care (in England; Welsh Ministers in Wales) is satisfied that the deceased:

- Likely contracted COVID-19 in the course of their work
- First showed symptoms within 14 days of being exposed to COVID-19 in the course of work
- Died wholly or mainly because of COVID-19

Q5. Are there any exceptions?

Someone who is not 'eligible' can be treated as being eligible exceptionally if they were providing services directly to people with COVID-19 and doing so likely contributed to their death.

Q6. Does the deceased have to have been a full-time, permanent employee?

No, they could be:

- full-time or part-time
- permanent or temporary, including agency workers and locums
- retired staff who returned to NHS employment
- a student taking up a paid frontline role

Q7. Who can apply?

- The deceased person's legal personal representative or one of them acting on behalf of all of the legal personal representatives. N.B. A personal representative is a person who has assumed responsibility for the deceased's legal affairs by obtaining 'Probate' or 'letters of administration'. They do not have to be a lawyer
- The solicitor to the estate

Q8. How do you apply?

- The official form for England is [here](#).
- The official form for Wales is [here](#).
- Once sections 1-4 have been filled out by the deceased's representative, the form is then passed to the deceased's employer to complete the process

Q9. Is there a time limit for applying?

The Scheme covers 'eligible' people who have died before the Scheme came into the effect. In England, it will continue to apply for up to six months after a date set out in The Coronavirus Act 2020. This is currently March 2022, so the Scheme will apply up to September 2022. In Wales, the closing date has been set at 25 March 2022.

Q10. What does the deceased's employer have to confirm?

They have to tick a box to confirm that one of the following applies:

- (a) The person was caring for or treating someone who had or was suspected to have COVID-19 and so came into close contact with them;
- (b) The person was testing or diagnosing whether someone had COVID-19;
- (c) The person was providing any other type of service in the same work place where (a) or (b) above were provided;
- (d) The person was exposed to a high risk of contracting COVID-19 that they could not reasonably have avoided, because of the work they did or where they did it.

They also have to confirm that the death certificate confirms COVID-19 as a cause of death or if not, explain why COVID-19 is a contributory factor in the death.

Once the employer has completed this process they will then send all the paperwork off to the NHS Business Services Authority, who administer the Scheme, for the claim to be assessed.

Q11. What countries are covered?

- This Scheme applies to workers in England and Wales.
- Scotland has a markedly different scheme which applies to NHS workers only (see separate fact sheet).
- Details of an equivalent scheme in Northern Ireland are awaited

Q12. Will a payment under the Scheme be set off against any other payments?

No, it should not affect any rights under any pension scheme, or court compensation from a personal injury claim. And, depending upon the terms of the policy, it shouldn't be deductible from any life assurance policy payment.

UNISON is there to support you in the tragic circumstances where you have lost a family member, who is a UNISON member, from COVID-19 contracted as a result of their work. To access this support or if you have any queries in relation to this factsheet or the life assurance scheme please call UNISON's 24 hour helpline on **0808 252 2783**.

¹ The NHS Scotland Coronavirus Life Assurance Scheme 2020