

racingsindustryaccidentbenefit scheme (riabs)

Brief Explanation of the Scheme

- RIABS provides weekly benefits to eligible persons who are off work following accidental injury, arising out of and in the course of employment including bona fide journeys between normal place of residence and place of work. The scheme also includes “capital benefit” for disablement, loss of limb/eye or death, arising from a work accident or commuting as above.
- The purpose of the scheme is to top up statutory benefits to the claimant’s pre accident net wage subject to a maximum of £400 (weekly benefit) and/or to provide a lump sum benefit of £77,250 in respect of death and various benefits up to £154,500 in respect of claims for permanent disabling injuries (capital benefit).
- Dental expenses are covered (to a limit of £5,000) due to accidental damage to sound and natural teeth as a result of an incident in the course of employment
- Medical and repatriation expenses (to a limit of £10,000,000) whilst temporarily working overseas for their UK trainer. *Employees temporarily working overseas for their UK trainer in the Americas will need a higher limit (suggested £12,000,000) and advised to contact their travel insurance company for advice.*

In the Event of an Accident

Payment of Wages (ref: Rules of Racing Trainer Manual C Schedule 1 Item 42)

- The employer pays the usual weekly wage for a period of one month’s injury absence *including* the first three days of absence.
- A successful claim to RIABS reimburses the employer the difference between Statutory Sick Pay (SSP) and their normal net weekly wage, except for the first three waiting days and up to the maximum (£400 per week). After the first four weeks the employer can ask the administrators of RIABS to pay the claimant direct or continue as per their own arrangement with the employee.
- The employer continues paying Statutory Sick Pay (SSP) in line with statutory government policy.

How to make a Claim to RIABS

- A claim for benefit should be made to RIABS on the current Claim Form **as soon as possible** and definitely within **THREE MONTHS** of the date of the accident.
- [Claim Forms](#) may be downloaded from the NTF website www.racehorsetrainers.org or from the NTF office by email riabs@racehorsetrainers.org or phone 01488 71719
- **Completing the Claim Form** : Part A is a joint declaration by the claimant and the trainer and **Part B MUST** be completed by a qualified doctor or nurse practitioner. **All six pages** of the form **MUST** be kept together. Failure to adhere to this will result in the claim form being returned for completion.

25/05/2024

racingsindustryaccidentbenefit scheme (riabs)

- The completed Claim Form is sent to the administrators, SLS, a Crawford Company, (preferably via email to address on the first page of the Claim Form) together with copies of the payslip for three weeks if paid weekly or two months if paid monthly, prior to the accident and any sick notes.
- In the case of irregular working hours include the last 12 weeks payslips.
- Payments will be made direct to the Claimant or employer as notified on the Claim form.

The Claiming Process

- In connection with weekly benefit, the required procedure is for completion and return of a RIABS claim form with associated documentation as highlighted above.
- SLS, a Crawford Company administers payment of weekly benefits, on behalf of the RIABS trustees under a delegated authority.
- SLS, a Crawford Company advises of individual incidents which appear to have potential to qualify for a capital payment. If it is evident that an incident qualifies for such a payment, for example in the case of loss of limb or sight, then the case will automatically be referred to the insurers for consideration and the claimant will be advised of this.
- Where an individual has continued to claim for weekly benefit for a 12 month period, the trustees will usually commission a consultant's report, and this may include an opinion on the likelihood of the individual recovering sufficiently to return to their occupational duties. If the prognosis is poor, then an individual may be nominated for capital payment.
- It is the responsibility of the claimant to make an application for capital benefit, and to explain under which heading benefit is sought, and this should be made within the time frame stipulated in the scheme rules (for accidents occurring between 1st April 2024 and 31st March 2025 applications must be submitted by 29th September 2026)
- Once a formal capital benefit claim has been submitted, full medical evidence will be reviewed, and the individual may be referred to a specialist consultant for further review of the medical prognosis. A decision will then be made on assessment of full information, taking account of the scheme rules
- Whilst RIABS endeavours to assist persons who appear to qualify for benefit, no responsibility is accepted for any case where an application has not been made whatever the circumstances.
- Medical and repatriation expenses extend up to a limit of £10,000,000 whilst temporarily working overseas for their UK trainer. This element of the scheme is administered by Zurich Travel Assistance. The following details should be used to contact the **Assistance Company**.
Zurich Travel Assistance
Telephone: +44 (0) 1489 868 888
Or visit: www.zurich.co.uk/travelassistance

25/05/2024

racingsindustryaccidentbenefit scheme (riabs)

Contributions

- The annual employer contributions are collected by Weatherbys through the employers' bank account for each eligible employee registered employed on the 1 April.
- The weekly employee's contributions are also collected by Weatherbys through the employers account, for the retrospective 12 weeks, for each eligible employee and charged at the agreed weekly amount on a pro rata basis. Employers may deduct this from each eligible employee's net wage.

Further Information

The full scheme [Rules](#) and [Claim Form](#) are:-

- available in April to each licensed and permitted racehorse trainer each year
- available from the NTF website; [RACING INDUSTRY ACCIDENT BENEFIT SCHEME \(RIABS\)](#)

Contacts

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Please note the above is a brief synopsis, the full scheme Rules apply and available via this [link](#)

25/05/2024

Secretary: Mr P. Johnson, National Trainers Federation, 9 High Street, Lambourn, Hungerford, Berkshire, RG17 8XL
Tel: 01488 71719 Email: RIABS@racehorsetrainers.org Website: [RIABS](#)
Trustees: Mr J Eddis (Chairman) Mrs S Geake ; Mr G McGrath (NARS); Dr A Simpson ; Lady S O'Brien.