

# 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 £300 (weekly benefit) and/or to provide a capital lump sum (£77,250 or part there of) in the event of serious injury or death (capital benefit).
- Dental expenses are covered (to a limit of £5,000) arising out of accidental injury to sound, natural teeth as a direct consequence of duties involving horses.
- Medical and repatriation expenses (to a limit of £2,000,000) whilst temporarily working overseas for their UK trainer.

## 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 (£300 per week). After the first four weeks the employer can ask the administrators of RIABS to pay the claimant direct.
- 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 homepage or Careers in Racing [www.racehorsetrainers.org](http://www.racehorsetrainers.org) or from the NTF office by email [info@racehorsetrainers.org](mailto:info@racehorsetrainers.org) or phone 01488 71719
- The completed Claim Form is sent to the administrators, SLS, a Crawford Company, (address on the Claim Form) together with copy of the payslip for the week prior to the accident and sick notes.
- In the case of irregular working hours include an average of the last 12 weeks payslips.
- Payments will be made direct to the Claimant or employer.

01/04/2016

Secretary: Mr J R Arnold, National Trainers Federation, 9 High Street, Lambourn, Hungerford, Berkshire, RG17 8XL

Tel: 01488 71719 Fax: 01488 73005

Trustees: Mr C R Egerton(Chairman) Mr M R Q Henriques;Mrs S Geake ; Mr G McGrath (NASS); Dr J Disney; Mr J Eddis.

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## 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 1<sup>st</sup> April 2016 and 31<sup>st</sup> March 2017 applications must be submitted by 29<sup>th</sup> September 2018)
- 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 £2,000,000 whilst temporarily working overseas for their UK trainer. This element of the scheme is administered by Argo Assistance Telephone: +44(0)1243 621105 e-mail address: [argoassistance@cegagroup.com](mailto:argoassistance@cegagroup.com)

## Contributions

- The annual employer contributions (£123.24) are collected by Weatherbys through the employers bank account for each eligible employee registered employed on the 1 April.
- The employee's contributions are also collected by Weatherbys through the employers account every 13 weeks for each eligible employee and charged £2.37 per week pro rata. Employers may deduct this from each eligible employee's net wage.

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## Further Information

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

- sent in April to each licensed and permitted racehorse trainer each year
- available from the NTF website; [www.racehorsetrainers.org](http://www.racehorsetrainers.org) from the home page

## Contact

Michelle Dean at SLS, A Crawford Company  
direct line : 0117 970 5926  
email : [michelle.dean@slscrawco.co.uk](mailto:michelle.dean@slscrawco.co.uk)

Jill Crook at the National Trainers Federation  
direct line : 01488 71792  
email : [j.crook@racehorsetrainers.org](mailto:j.crook@racehorsetrainers.org)

Please note the above is a brief synopsis, the full scheme Rules apply.

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