

rac~~ing~~industry**accident**benefit 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 £515) arising out of accidental injury to sound, natural teeth as a direct consequence of duties involving horses.
- Medical and repatriation expenses extend (to a limit of £250,000) for employees travelling abroad with their horses

In the Event of an Accident :

Payment of Wages (ref: The Orders and Rules of Racing A6)

- 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 and continues to pay the claimant’s net wage to the maximum amount payable of £300 per week.
- 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 a current Claim Form **within three months of the date of the accident** and preferably as soon as possible.
- Claim Forms may be downloaded from the NTF website www.racehorsetrainers.org or from the NTF office by email 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 a copy of the payslip for the week prior to the accident.
- In the case of irregular working hours include an average of the last 12 weeks payslips.

- Enclose any sick notes with the Claim Form.
- All payments will be made direct to the Claimant unless otherwise advised (see last page 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 2009 and 31st March 2010 applications must be submitted by 29th September 2011)
- 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 the full information, and 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 £250,000 for employees travelling abroad with their horses. The medical and repatriation facility is operated by QBE Global Travel Assistance Tel: +44(0) 203 0273 999
www.qbeeurope.com/assistance

Contributions

- The annual employer contributions are collected by Weatherbys through the employers account for each eligible employee registered on the 1 April (currently £91 and to rise to £96.20 on 1 July 2009).

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- The employees contributions are also collected by Weatherbys through the employers account every 13 weeks for each eligible employee and charged (currently £1.75 per week to rise to £1.85 per week from 1 July 2009) pro rata. Employers may deduct this from each eligible employees net wage.

Further Information

The full scheme Rules and Claim Form are:-

- sent to each licensed and permitted racehorse trainer for each policy year.
- Chapter 11 of the NTF Employment Guide
- available to download from the NTF website; www.racehorsetrainers.org
Information / Employment / RIABS

Contact

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