

racingscheme (riabs) industryaccidentbenefit

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: 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 except for the first three waiting days 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 as soon as possible and **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 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).

08/04/2010

Secretary: Mr J R Arnold, National Trainers Federation, 9 High Street, Lambourn, Hungerford, Berkshire, RG17 8XN
Tel: 01488 71719 Fax: 01488 73005

Trustees: Mr C R Egerton (Chairman) Mr M R Q Henriques Mrs A M Nutting Mr N A D Gaselee Mr J Cornelius (NASS)

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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 1st April 2010 and 31st March 2011 applications must be submitted by 29th September 2012)
- 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

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Contributions

- The annual employer contributions (£96.20) are collected by Weatherbys through the employers bank account for each eligible employee registered employed on the 1 April.
- The employees contributions are also collected by Weatherbys through the employers account every 13 weeks for each eligible employee and charged £1.85 per week pro rata. Employers may deduct this from each eligible employees net wage.

Further Information

The full scheme Rules and Claim Form are:-

- sent in April to each licensed and permitted racehorse trainer each year .
- 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.

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