



MINISTRY OF DEFENCE



ARMED FORCES COMPENSATION SCHEME (AFCS)





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AIMS



To explain:

The Armed Forces Compensation Scheme (AFCS);
What the Scheme covers; and
Where you can get further information





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WHAT IS THE AFCS?



- The AFCS provides compensation for any injury, illness or death which is predominantly caused by service on or after 6 April 2005*
- The most serious injuries receive the highest compensation
- The Scheme is entirely separate from personal accident cover such as PAX or SLI

**The War Pension Scheme (WPS) compensates for any disablement caused by service before this date.*





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WHO IS ELIGIBLE?



- All members of the UK Armed Forces, whether Regular or Reserve, who have been injured or made ill as a result of their service
- In the event of death due to service, eligible partners and children receive benefits
- There is no distinction between operational and non-operational injuries
- Can claim for injuries caused by Service-approved sport and exercise, including adventure training





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THE CLAIMS PROCESS



- To claim, individuals must submit a claim form to the Service Personnel and Veterans Agency (SPVA). Individuals may require assistance from Unit HR, Med Staff and the CoC
- Where appropriate, SPVA will consult an individual's medical, Service or other records
- The decision is based on evidence and takes account of a number of factors so **never be tempted to forecast the outcome**
- All claimants are notified in writing of the outcome by SPVA





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TIME LIMITS



- For injury or illness, a claim must be made within seven years of the incident
- For late-onset illness, including mental illness, a claim can be made at any time after the exposure or event that caused the illness. Once medical advice has first been sought, a claim must be made within three years of that advice being sought
- For death claims, a claim must be made within three years





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AWARDS



- Everyone who receives an award from AFCS receives a lump sum payment of between £1,200 and £570,000 depending on severity of injury
- Those with a serious injury also receive a monthly tax-free, inflation proof income stream for life, known as a Guaranteed Income Payment (GIP)
- This is to recognise the impact of the injury on the individual's ability to earn future income





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CASE STUDY



- An individual sustained a broken nose in a Military training exercise, causing her nasal bone to separate in two
- Her Unit HR staff informed her that she could submit a compensation claim. They helped her to submit the form to SPVA
- After gathering and examining Service and medical evidence, SPVA awarded the individual a lump sum of £3,000 for a 'displaced fracture of nasal bones'
- SPVA informed the individual of the outcome of the claim and credited her account with her compensation





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REVIEWS



- AFCS pays full and final awards which are not taken away once awarded, even if the injury heals more quickly than envisaged
- However, if an individual thinks that their injury/illness has worsened then they can request a review of their claim
- A review can also be requested:
 - upon service termination
 - or if there is evidence to show that the original decision was given in ignorance of available evidence or based on a mistake

Individuals may need your support during this process





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APPEALS



- If unhappy with the decision, individuals can first apply for a reconsideration – a different SPVA officer will then look again at the claim and the decision
- If still unhappy, an individual can appeal to an independent Tribunal

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DEATH BENEFITS



- An eligible partner will receive an income stream known as a Survivor's Guaranteed Income Payment, which is payable for life
- They may also receive a tax-free bereavement grant
- Eligible children receive a Child Payment which is an income stream, payable up to a maximum of age 23





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SUMMARY



To explain:

The Armed Forces Compensation Scheme (AFCS);

What the Scheme covers; and

Where you can get further information





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FURTHER INFORMATION



You may contact Unit HR, PRU, Service Welfare or SPVA for advice or assistance

SPVA – freephone 0800 169 2277

www.mod.uk/afcs

www.spva.mod.uk

The claim form can be found on the SPVA website





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ANY QUESTIONS?

