ARMED FORCES
COMPENSATION SCHEME
(AFCS)
AIMS

To explain:

The Armed Forces Compensation Scheme (AFCS);
What the Scheme covers; and
Where you can get further information
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.
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
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.
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.
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.
• 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.
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*
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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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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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
ANY QUESTIONS?