

## How do I submit a claim?

To make a claim:

- You must submit a claim form to the SPVA. For details on how to do this, visit the website: [www.mod.uk/afcs](http://www.mod.uk/afcs)
- You can get help from the Chain of Command in filling out this form. SPVA staff and voluntary organisations can also assist you.
- Make sure that you do not try and predict the outcome of a claim – interpreting the detail of the scheme is a job for the experts.
- Once a claim has been submitted, SPVA will inform you in writing of the outcome.

## Are there any time restrictions?

You generally have seven years to make a claim.

There are some exceptions to this, such as illnesses which present themselves some time after the event that caused them. You can claim for a late-onset illness at anytime after the event to which it relates, as long as you do so within three years of seeking medical advice. For further information visit the website.

## What happens if I die as a result of service?

In the event of death, benefits may be payable to your dependants. These can include an income stream known as a Survivors' Guaranteed Income Payment (SGIP), Child payments and Bereavement Grant of up to £37,500. These are paid as an enhancement to your pension benefits.

Your dependants have three years to submit a claim. They will be informed by SPVA as to how best to do so and will be supported by Case Visiting Officers and the SPVA's welfare managers.

## What happens if I do not agree with the decision made?

The first step is to apply for a reconsideration. This involves a different SPVA officer reviewing your original claim.

If you are still unhappy with the result, you can appeal to an independent tribunal. Details will be provided with the decision on your claim.

## Where can I go to get further information?

Contact the free helpline:  
0800 169 2277 (UK only)  
+44 1253 866 043 (overseas)

The helpline provides information and guidance on all aspects of the Scheme, including obtaining and competing claim forms.

### Websites:

You can find the MOD AFCS pages at:  
[www.mod.uk/afcs](http://www.mod.uk/afcs)



MINISTRY OF DEFENCE

# The Armed Forces Compensation Scheme Explained



The characters in this leaflet are brought to life in a video which can be viewed at [www.mod.uk/afcs](http://www.mod.uk/afcs)

# Your Essential Guide to the Armed Forces Compensation Scheme

## What is AFCS?

The Armed Forces Compensation Scheme (AFCS) provides compensation for injury, illness or death which is caused by service on or after 6 April 2005.

The War Pensions Scheme (WPS) compensates for injury, illness or death which occurred before this date.

The AFCS is entirely separate from personal accident cover, such as PAX or Service Life Insurance. Therefore, any accident cover that you may have is not taken into account when determining an AFCS award.



## Who is eligible?

ALL current and former members of the UK Armed Forces, including Reservists, may submit a claim for compensation.

Unlike the War Pension Scheme, you can submit an AFCS claim while still serving, as well as after you have left the Armed Forces. While there are time limits, you should submit a claim at a time which is right for you.

In the event of service-related death, the Scheme pays benefits to eligible partners and children. An 'eligible partner' is someone with whom you are cohabiting in an exclusive and substantial relationship, with financial and wider dependence.

## What can I claim for?

You can claim for injury or illness which has been sustained as a result of service. Claims can range from relatively minor fractures to amputations and other more serious conditions, including mental disorders.

You can submit a claim for injury or illness which occurs while you are participating in a service-related activity. This includes injury as a result of Adventurous Training (AT), physical exercise and organised sport, for example inter-Service athletics.

## What type of awards can I get?

There are two main types of AFCS benefits:

### Lump Sums

For injury or illness, AFCS provides a tax-free lump sum for pain and suffering, the size of which reflects the severity of the injury or illness. Lump sum payments range from £1,200 to £570,000.

If you sustain multiple injuries from the same incident then the Scheme awards you some compensation for each injury, up to a maximum of £570,000.

### Guaranteed Income Payments (GIPs)

For those with the most serious injuries and illnesses, AFCS also provides an income stream known as the Guaranteed Income Payment (GIP). This is a tax free, index-linked monthly payment which is paid from the point of discharge for life.

A number of factors are taken into consideration when calculating the GIP. These include the effect of an injury on future promotion prospects.



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