

Infected Blood Compensation Scheme



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1 About this document

This summary document helps victims of the infected blood scandal to understand the Infected Blood Compensation Scheme.

It explains:

- who is eligible for compensation
- how the Scheme works
- the amount you could be eligible to receive

It covers broad circumstances for the majority of people.

Find out more about specific circumstances here.



2 About the Infected Blood Compensation Scheme

Overview

The Infected Blood Compensation Scheme has been set up to pay compensation to victims of infected blood in the UK. The Scheme is delivered by the Infected Blood Compensation Authority, which is responsible for handling claims and making payments.

Whether you're eligible for compensation (and what amount you're eligible to receive) is dependent on the Infected Blood Compensation Authority's assessment of your circumstances in line with tariffs. This assessment will always be based on the Scheme's regulations.

Opening dates

The Scheme opened to a small number of infected people at the end of 2024. It will start opening to larger numbers of infected people and affected people throughout 2025.

To stay updated on when the Scheme opens for you, check the **Infected Blood Compensation Authority's website** and **sign up to their mailing list.**

Timeframe for applications

If you were diagnosed with an infection before 1 April 2025, you'll need to apply by 31 March 2031. If you're diagnosed after 1 April 2025, you'll have 6 years to apply from the date you were diagnosed.

There are exceptions to these dates for people who need to return to the Scheme after receiving compensation if their health gets worse.

Find out more about returning to the Scheme.



3 Who is eligible

You're likely to be eligible for compensation if you belong to one or more of the following groups:

- infected people
- affected people (partners, parents, children, siblings or carers)
- beneficiaries of estates of infected people who have died
- people acting on behalf of their infected child or someone who lacks capacity
- people already getting Infected Blood Support Scheme payments

Infected people



A **directly infected person** is someone who was infected with HIV, Hepatitis C and/or Hepatitis B from NHS blood, blood products or tissue.



An **indirectly infected person** is someone who was infected through someone else.

This includes:



if you became infected from someone who was directly infected (for example, from your partner)



if you became infected through a chain of people (for example, a child who was infected by their mother, who got the infection from her directly infected partner)



You can still claim compensation even if you've recovered from the infection. You may need to give more evidence if you were infected after these dates:

- HIV after November 1985
- Hepatitis C after September 1991
- Hepatitis B after December 1972



Affected people

An affected person is someone who was impacted by infected blood through their relationship with an infected person. The infected person must be confirmed as eligible for the Scheme first. After that, affected people can make their own claim.



Partners of eligible infected people include spouses, civil partners or partners who lived with the infected person for at least one year after they got infected. You can claim even if the infected person has had other partners while infected. But you can't claim if you separated from them before they were infected.



Parents of eligible infected people include biological parents, adoptive parents, and step-parents or grandparents who acted as parents. You must have lived with and cared for the infected person for at least one year while they were under 18. It doesn't matter how old your child was when they became infected. But you'll get more compensation if their infection started before they were 18.



Children of eligible infected people include biological children, adoptive children and step-children. Your infected parent must have lived with and cared for you for at least one year while you were under 18. It doesn't matter how old you were when your parent became infected. But you'll get more compensation if their infection started before you were 18.



Siblings of eligible infected people include biological siblings, adoptive siblings and step-siblings. When you were under 18, you must have lived with your infected sibling for at least two years (or you would have if their infection hadn't prevented it). It doesn't matter whether your sibling was infected during this time. But you'll get more compensation if they were infected while you were under 18.



Carers of eligible infected people include family and friends who cared for the infected person without being paid. You must have provided around 16.5 hours of care per week for at least 6 months after the infection started.



Beneficiaries of estates of infected people who have died

If an eligible infected person has died, the person managing their estate can apply for compensation.

You can't claim compensation for an affected person who has died. But if an affected person has accepted their compensation offer and dies before receiving all of it, the person managing their estate can claim the remaining amount.

Infected children or people who lack capacity

You can apply for compensation on behalf of your child or someone who lacks capacity, as long as they're eligible under the Scheme.

For children, compensation will be paid to the person with parental responsibility for them. For people who lack capacity, compensation will be paid to the person with power of attorney or other legal authority to act on their behalf.

People already getting Infected Blood Support Scheme payments

If you're already registered on a UK Infected Blood Support Scheme, you're automatically eligible for the Infected Blood Compensation Scheme. But you may need to give more information to help the Infected Blood Compensation Authority work out the right compensation amount for you. You can choose to receive some of your compensation by continuing your support scheme payments. This is covered later in the document.



4 How the Scheme works

The Scheme uses set payment rates called tariffs to calculate compensation. Tariffs reduce the information you need to provide so you can get your compensation more quickly.

The amount you could receive depends on the type of infection, its progression and how it impacted different aspects of your life. If you were infected with two infections (for example, both HIV and Hepatitis C), you'll receive a higher amount.

Core and supplementary routes

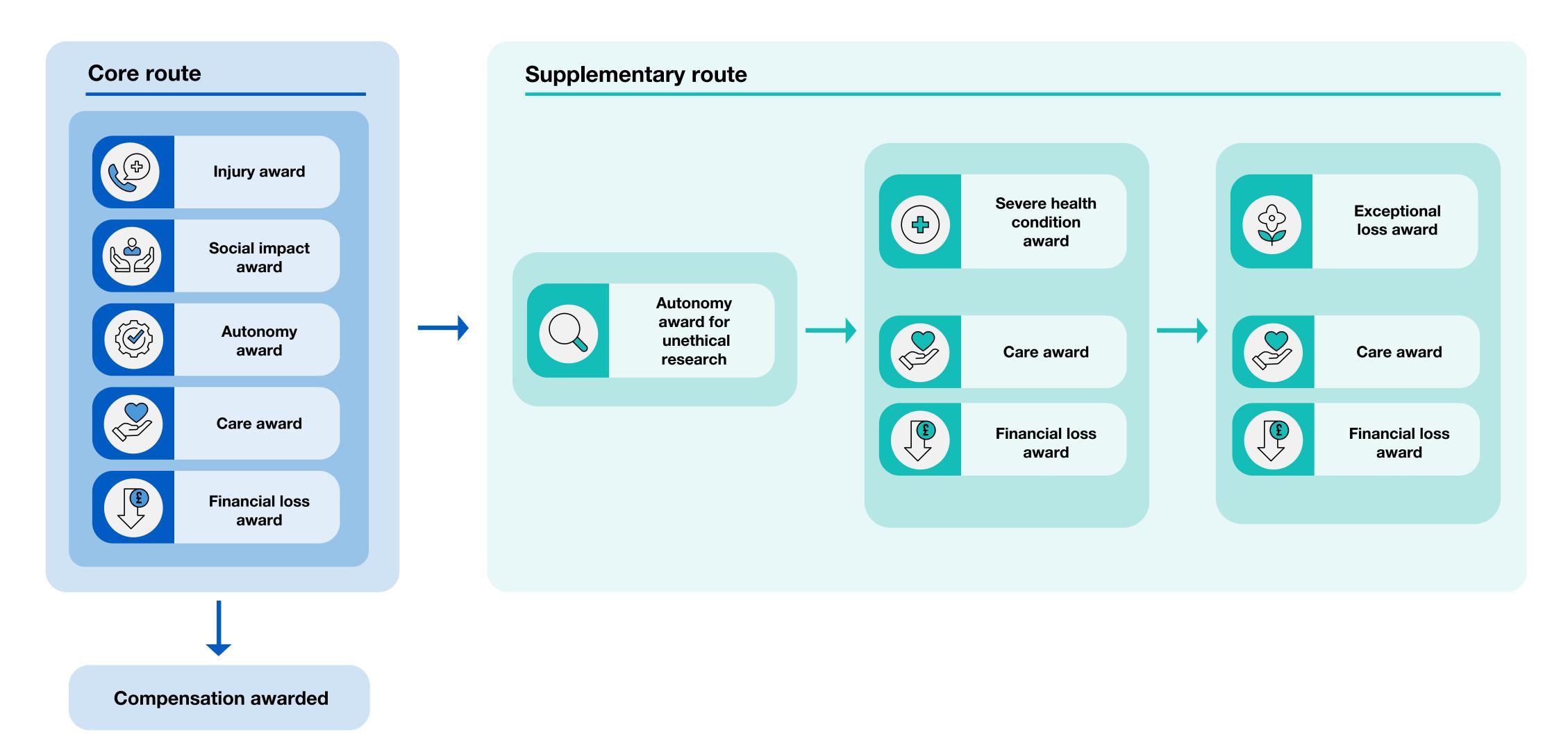
The Scheme has two routes to award compensation: the core route and the supplementary route.

Everyone eligible for the Scheme will be offered compensation through the core route first. Most people will only need to use this route.

In some exceptional cases, you may be able to claim more compensation for financial loss and care costs through the supplementary route. For infected people, this includes if you had a very high income before the infection but it then impacted your ability to earn, or if a health condition meant you needed more care than usual. For bereaved affected people, this might be if you're a parent who was financially dependent on your infected child. There is also a supplementary award for victims of unethical research.

If you can give evidence about your specific circumstances, you can apply for the supplementary route after going through the core route. This won't delay your core route payment.







Award categories for the core route

Under the core route, there are five types of payment to cover the different impacts of infected blood on people's lives.

Award category	Description
Injury award	Recognises physical injury, mental injury and emotional distress caused by infected blood, medical treatments or losing a loved one.
Social impact award	Recognises the social isolation and stigma that you've suffered.
Autonomy award	Recognises the impact of the infection on your personal life (such as loss of marriage or the chance to have children).
Care award	Recognises the cost of past and future care needs.
Financial loss	Recognises past and future financial loss, such as lost income.

Compensation awards are calculated differently for infected people and affected people.

Award category	How the award is calculated for infected people	How the award is calculated for affected people
Injury award	A fixed financial award based on the type of infection and its progression.	A fixed financial award based on your relationship to the infected person, their infection and its progression.
Social impact award	A fixed financial award based on whether you suffered from one infection or multiple infections and if they were chronic or acute.	A fixed financial award based on your relationship to the infected person.
Autonomy award	A fixed financial award based on the type of infection and its progression.	Only available to affected partners, parents and children. A fixed financial award based on your relationship to the infected person.
Care award	Calculated based on typical past and future care needs for the type of infection and its progression.	Not available to affected people in their own right. But infected people can choose to pay some or all of the care award to affected people.
Financial loss award*	All infected people will receive £12,500 and most will be eligible for more. The amount is dependent on the type of infection, its progression, your healthy life expectancy, years at working age and pension age, and in some cases the dates that effective treatment started.	Only available to some bereaved affected people who were dependent on the infected person's income. Calculated from the year the infected person died to their estimated healthy life expectancy.

^{*}Find out more about how financial loss awards are calculated.



Award categories for the supplementary route

Once you've gone through the core route, you can choose whether you would like to apply for more compensation through the supplementary route.

Applying through the supplementary route won't ever delay or reduce your payments from the core route. But you need to give more evidence about your specific circumstances, so the assessment will likely take longer than the core route.

Higher amounts of compensation for the autonomy, financial loss and care awards are available.

Supplementary award category*	Description
Autonomy award for unethical research	Recognises eligible infected people who suffered from unethical research projects.
Severe health condition award	Recognises eligible infected people who developed rare health conditions from their infections which aren't covered by the core route.
Exceptional loss award	Recognises eligible infected people who suffered more financial loss or care costs than the core route covers (such as those with a very high income before the infection impacted their ability to earn, or those with past care costs due to their infection).
Affected supplementary financial loss award	Recognises eligible bereaved affected people who were financially dependent on an eligible infected person at the time of the infected person's death.

^{*}Find out more about the supplementary route award categories.



Multiple claims

In some cases, you may be able to make multiple claims for compensation.

One example is if you have more than one infected family member, such as your parent and your sibling. In this case, you're affected twice and you can make two separate compensation claims. You may be awarded multiple injury awards and financial loss awards, but you'll only ever receive one social impact award and one autonomy award.

Another example is if you're an infected person and you're also affected by an infected family member. In this case, you can claim all your awards as an infected person, and you may get multiple injury awards and financial loss awards as an affected person too. The Infected Blood Compensation Authority will review these claims separately.

Receiving your compensation

You can choose to receive your compensation as either:

- one single lump sum payment
- a series of regular payments over 5, 10 or 25 years payments will increase each year with inflation

If an infected person dies after accepting a compensation offer but before receiving all of it, their estate will get the remaining amount as a single lump sum payment.

If an affected person dies after accepting a compensation offer but before receiving all of it, their estate will get the remaining amount as a single lump sum payment. If they die after applying but before receiving a compensation offer, their estate won't be able to continue the application.

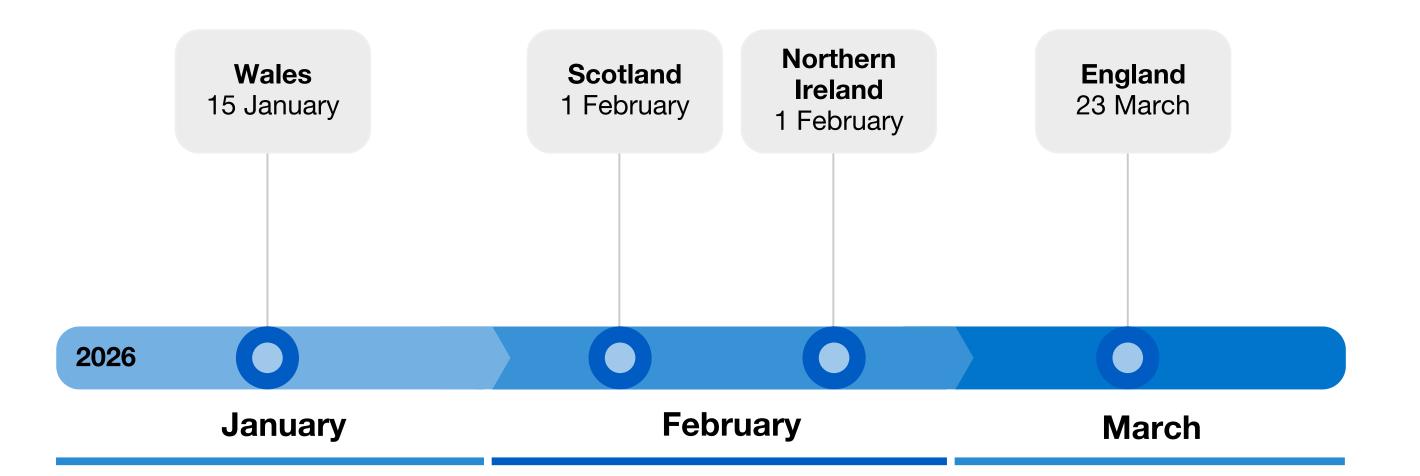


How Infected Blood Support Scheme payments affect your compensation

If you're registered with an Infected Blood Support Scheme before 1 April 2025, your support scheme payments will continue. The Infected Blood Compensation Authority will become responsible for making your payments on these switchover dates:

- Wales 15 January 2026
- Scotland 1 February 2026
- Northern Ireland 1 February 2026
- England 23 March 2026

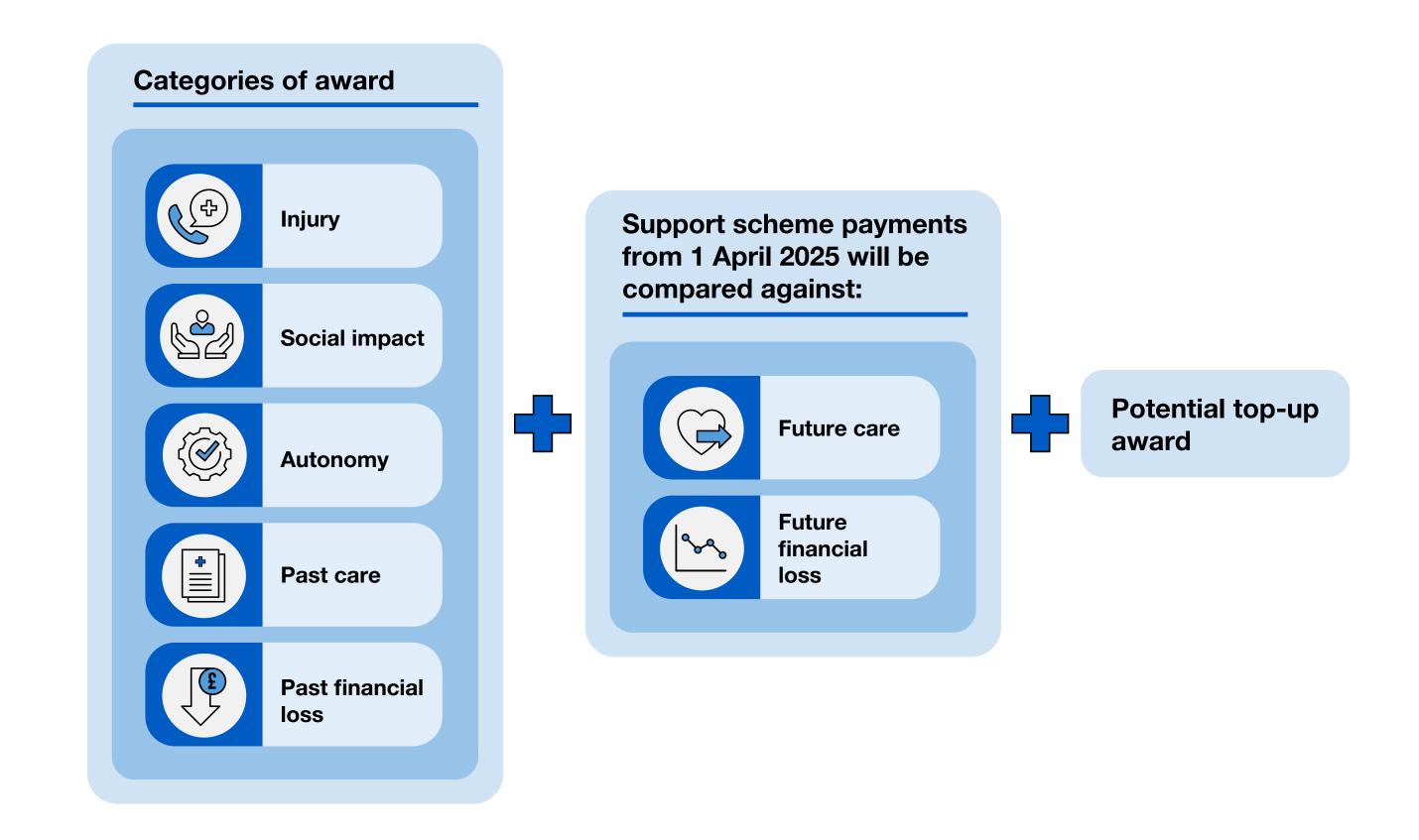
Your regular payments won't be affected by the switchover, and there won't be any gap in payments. The Infected Blood Compensation Authority will contact you about the switchover and what to expect. Moving forward, you can choose between two payment options.





Option 1 for infected people

- You'll receive your regular support scheme payments for life through the Infected Blood Compensation Authority.
- You'll also receive an injury award, a social impact award, an autonomy award, a past financial loss award and a past care award. If you die before receiving all of your compensation, the remainder will be paid to your estate.
- For future financial loss awards and future care awards, your support scheme payments will be taken into account. This is to avoid paying double compensation to some people.
- If your future support scheme payments are lower than your future financial loss awards and future care awards under the new Scheme, you'll get a 'top-up' award. If your future support scheme payments are higher, they'll stay the same and increase each year with inflation.
- If you die before receiving the value of your future financial loss and future care as support scheme payments, your remaining compensation will be calculated up to your healthy life expectancy and paid to your estate.

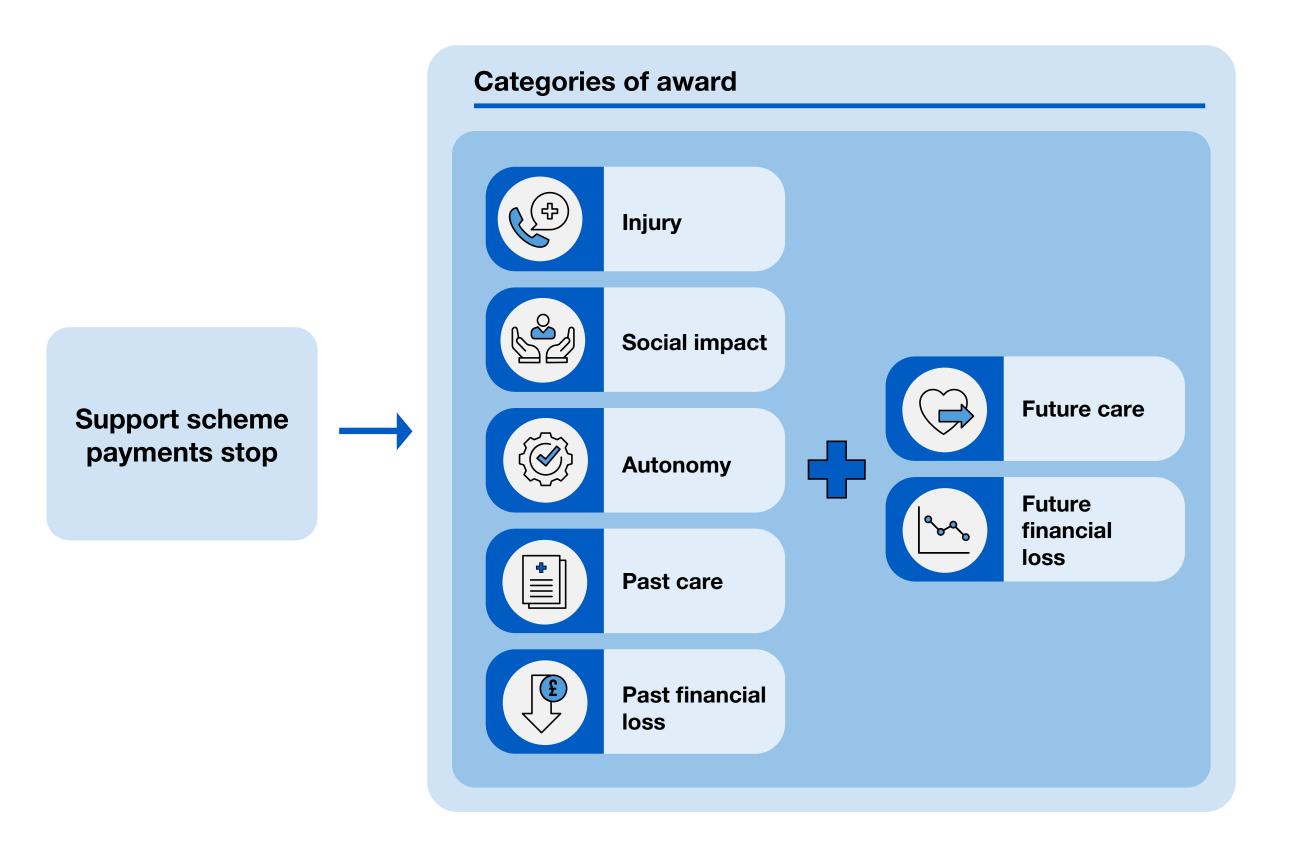




Option 2 for infected people

- You'll stop receiving support scheme payments and will receive all compensation awards through the Infected Blood Compensation Authority.
- This includes your future financial loss awards and future care awards as part of your total compensation package, as well as an injury award, a social impact award, an autonomy award, a past financial loss award and a past care award.
- If you die before receiving all compensation, remaining payments will be made to your estate.

Find out more about Infected Blood Support Scheme payments for bereaved partners.





How other payments affect your compensation

Infected Blood Support Schemes and Alliance House Organisations

Any payments received before 1 April 2025 won't impact your compensation award.

Interim compensation payments

Any interim compensation payments you've already received will be automatically deducted from your compensation award. If you've received more in interim payments than your compensation award, you won't need to pay this back.

Other compensation awards

Previous payments from courts or settlements will be deducted from your compensation award. If you go to court after getting compensation through the Scheme, your compensation award is likely to be deducted from any court award.

Tax

Your compensation award will be free from income tax, capital gains tax and inheritance tax.

Means-tested benefits

Your compensation award won't affect your means-tested benefits.



5 The amount of compensation you might be eligible to receive

The amount of compensation you could receive depends on many factors. Everyone's circumstances are different, but these tables give a general idea of what you might be able to expect.

When the Infected Blood Compensation Authority makes you a compensation offer, you'll have 3 months to decide whether to accept it. If you disagree with your offer, you can ask for a different team to review it. If you're still not satisfied, you can ask for an official appeal.



Awards for infected people with a single infection (or their estate)

Award category	Hepatitis C or Hepatitis B (chronic)	Hepatitis C or Hepatitis B (cirrhosis)	Hepatitis C or Hepatitis B (decompensated cirrhosis, liver cancer or liver transplantation)	HIV
Injury award	£60,000	£120,000	£180,000	£180,000
Social impact award	£50,000	£50,000	£50,000	£50,000
Autonomy award	£40,000	£40,000	£50,000	£60,000
Financial loss award [†]	£5,931 to 11,863 per year	£17,794 to £23,726 per year	£29,657 per year	£14,829 to £29,657 per year
Care award*	Up to £54,600	Up to £195,148.32	Up to £446,751.74	Up to £679,756.62

[†] Financial loss rates will vary depending on the severity of your infection in a given year. From pensionable age (66 years old), financial loss is calculated at 50% of the rates set out in this table.

Find out more about financial loss awards and care awards.

^{*}Past care is likely to have been provided for free. The awards for past care are therefore 25% lower than the rates in this table.



Awards for infected people with both HIV and Hepatitis C or B (or their estate)

Award category	HIV and Hepatitis C (acute)	HIV and Hepatitis C or Hepatitis B (chronic)	HIV and Hepatitis C or Hepatitis B (cirrhosis)	HIV and Hepatitis C or Hepatitis B (decompensated cirrhosis, liver cancer or liver transplantation)
Injury award	£182,500	£195,000	£240,000	£270,000
Social impact award	£70,000	£70,000	£70,000	£70,000
Autonomy award	£70,000	£70,000	£70,000	£70,000
Financial loss award [†]	£18,536 to £29,657 per year	£18,536 to £29,657 per year	£22,243 to £29,657 per year	£22,243 to £29,657 per year
Care award*	Up to £679,756.62	Up to £679,756.62	Up to £679,756.62	Up to £679,756.62

[†] Financial loss rates will vary depending on the severity of your infection in a given year. From pensionable age (66 years old), financial loss is calculated at 50% of the rates set out in this table.

Find out more about financial loss awards and care awards.

^{*}Past care is likely to have been provided for free. The awards for past care are therefore 25% lower than the rates in this table.

Awards for infected people with both Hepatitis C and Hepatitis B (or their estate)

Award category	Hepatitis C and Hepatitis B (chronic)	Hepatitis C and Hepatitis B (cirrhosis)	Hepatitis C and Hepatitis B (decompensated cirrhosis, liver cancer or liver transplantation)
Injury award	£75,000	£150,000	£225,000
Social impact award	£70,000	£70,000	£70,000
Autonomy award	£70,000	£70,000	£70,000
Financial loss award [†]	£5,931 to 11,863 per year	£17,794 to £23,726 per year	£29,657 per year
Care award*	Up to £54,600	Up to £195,148.32	Up to £446,751.74

[†] Financial loss rates will vary depending on the severity of your infection in a given year. From pensionable age (66 years old), financial loss is calculated at 50% of the rates set out in this table.

Find out more about financial loss awards and care awards.

^{*}Past care is likely to have been provided for free. The awards for past care are therefore 25% lower than the rates in this table.



Awards for people with acute Hepatitis C (or their estate)*

Award category	Hepatitis C (acute)
Injury award	£10,000
Social impact award	£5,000
Autonomy award	£10,000
Financial loss award	£12,500
Care award	£500
Total	£38,000

^{*}Acute infections are short-term infections that clear usually within 6 to 12 months of exposure.

Awards to the estates of infected people who had acute Hepatitis B that resulted in death*

Award category	Hepatitis B (acute that resulted in death)
Injury award	£180,000
Social impact award	£50,000
Autonomy award	£50,000
Financial loss award	£17,500
Care award	£41,188.49
Total	£338,688.49

^{*}Acute infections are infections that result in acute liver failure and death within 12 months of infection or reactivation.



Awards for affected people where the infected person had Hepatitis B (acute that resulted in death) or Hepatitis C/Hepatitis B (cirrhosis) or Hepatitis C/Hepatitis B (decompensated cirrhosis) or HIV or multiple infections

Award category	Eligible partner	Eligible child (where parent's infection began before they were 18)	Eligible parent (where child's infection began before age 18)	Eligible sibling	Eligible carer, parent (where child's infection began after age 18), child (where parent's infection began after they were 18) and other siblings
Injury award	£86,000	£40,400	£65,400	£22,000	£22,000
Social impact award	£12,000	£12,000	£12,000	£12,000	£8,000
Autonomy award	£16,000	£6,600	£6,600	N/A	N/A
Financial loss award	See note ^x	See note ^x	See note ^x	See note ^x	See note ^x
Care award*	N/A	N/A	N/A	N/A	N/A

^{*}Affected people can't claim care awards in their own right. But infected people can choose to pay some or all of the award to affected people who provided care.

^{*}Find out more about financial loss awards for bereaved affected people.

Awards for affected people where the infected person had Hepatitis C or Hepatitis B (chronic)

Award category	Eligible partner	Eligible child (where parent's infection began before they were 18)	Eligible parent (where child's infection began before age 18)	Eligible sibling	Eligible carer, parent (where child's infection began after age 18), child (where parent's infection began after they were 18) and other siblings
Injury award	£34,000	£20,000	£20,000	£20,000	£20,000
Social impact award	£12,000	£12,000	£12,000	£12,000	£8,000
Autonomy award	£16,000	£6,600	£6,600	N/A	N/A
Financial loss award	See note ^x	See note ^x	See note ^x	See note ^x	See note ^x
Care award*	N/A	N/A	N/A	N/A	N/A

^{*}Affected people can't claim care awards in their own right. But infected people can choose to pay some or all of the award to affected people who provided care.

^{*}Find out more about financial loss awards for bereaved affected people.



6 How to find out more

Find out more about specific circumstances that aren't covered here.

For general questions, contact the Infected Blood Compensation Authority:

- call 0141 726 2397 (Monday to Friday, 9am to 5pm)
- email ibcaenquiries@ibca.org.uk

For updates on the Scheme, sign up to the Infected Blood Compensation Authority's mailing list.

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