



**Infected Blood Compensation Scheme summary: Estates of a deceased infected person**

This document summarises key information about the Infected Blood Compensation Scheme (the Scheme) relevant to a **person who is an estate representative of an infected person who died due to their infection(s)**. This should be read in conjunction with the [Scheme Explainer](#).

Category of Award	Core route awards	Supplementary route awards available?
Injury	Level 1 Hepatitis: £10,000  All other infection severity bands: £60,000-£270,000	No
Social Impact	Level 1 Hepatitis: £5,000  All other infection severity bands: £50,000-£70,000	No
Autonomy	Level 1 Hepatitis: £10,000  All other infection severity bands: £40,000-£70,000	Yes, if the infected person was a victim of unethical research
Care	Level 1 Hepatitis: £375  All other infection severity bands: approx £40,000-£510,000	Yes, through the Severe Health Condition award and the awards for Exceptional Loss (past care costs).
Financial Loss	Level 1 Hepatitis: £12,500 flat rate award Level 5 Hepatitis: £17,500 flat rate award  All other infection severity bands: £12,500 flat rate award + yearly rate of £5,931-£29,657	Yes through the Severe Health Condition award and the awards for Exceptional Loss (earnings).

**What is the eligibility criteria for estates of a deceased infected person applying to the Scheme?**

- If an eligible infected person has died before receiving their compensation, the person managing their estate can apply for compensation.
- Eligibility criteria for infected people can be found in the [Scheme Explainer](#).

**What supplementary awards are available to estates of deceased infected people under the Scheme?**

There are three types of supplementary awards available to the estate representative of a

deceased infected person:

Unethical Research award:

- This award gives additional compensation to infected people who have been victims of unethical research practices.
- Anyone who was treated for a bleeding disorder in the UK before 1986 is eligible for this award. People who were adults at the time of treatment will receive an award of £30,000, while people treated as children will receive £45,000.
- Children who were treated for a bleeding disorder between 1970 and 1983 whilst attending Lord Mayor Treloar College are eligible for an award of £60,000.
- People eligible will receive a single unethical research award. This will be the highest award their circumstances makes them eligible for.

Severe Health Condition award

- This award offers higher Financial Loss and Care awards for infected people who have developed specific rare conditions linked to their infection that are not fully compensated in core route compensation.
- Where a person who would have qualified for a Severe Health Condition award has died, their estate representative can apply for this award.
- To qualify for a Severe Health Condition award, the estate representative would need to provide evidence that the infected person had been diagnosed with one of the qualifying health conditions, listed in Annex D of the [Scheme Explainer](#).
- If the infected person was receiving Special Category Mechanism (SCM) payments through an IBSS before they died, their estate representative will not need to provide further evidence of meeting the Severe Health Condition award eligibility criteria, they will be considered automatically eligible for Group 7 of the Severe Health Condition award.
- Care awards for estates are 25% lower than for living infected people on the assumption that care in the past was given free of charge by loved ones and therefore exempt from taxes.

Exceptional Loss award (for financial loss and paid for care costs)

- Exceptional Loss awards give additional compensation to infected people who have suffered higher financial loss and/or care costs than the core route compensates for as a result of their infection.
- Exceptional Loss awards are based on someone's individual circumstances, so IBCA will need to ask for more detailed evidence in order to accurately calculate compensation.
- There are five types of Exceptional Loss award - three to compensate a person for a higher loss of earnings, and two to compensate for higher care costs. The amount a person will get will depend on their specific circumstances.

**How is compensation paid to an eligible estate of a deceased infected person?**

- Compensation to the personal representatives of a deceased infected person will be paid as a single lump sum for them to then distribute to estate beneficiaries as appropriate.

- Where compensation payments are awarded to an estate of a deceased infected person by IBCA and are received by estate beneficiaries on distribution of the estate, the compensation awarded will not impact the recipient's eligibility for means tested benefits.
- Compensation payments made under the Scheme will be exempt from income, capital gains and inheritance tax. This is in line with tax exemptions for the first and second interim payments.

### **What next?**

- The [Infected Blood Compensation Authority \(IBCA\) webpage](#) is updated with the latest information about the Scheme, including how to register.
- Information about [interim compensation payments](#) is available.
- Information on [registering for existing Support Schemes](#) is available.

### Case studies for estates for infected people

*This document contains case studies to help people understand how compensation awards are calculated for people through the Infected Blood Compensation Scheme. The case studies are example scenarios. The names, dates of birth and other clinical details are fictitious and have been created to show how the Scheme works. Figures are approximate and have been rounded for simplicity. Fuller versions of the case studies can be found in the [Case Study Explainer](#).*

### **Case study 6: Application by a solicitor as the personal representative of the estate of a deceased infected person**

Alex was infected with Hepatitis C after receiving infected blood during a surgical procedure in 1983, when he was 13 years old. He died in 2001 as a result of decompensated liver cirrhosis caused by his infection. Alex was single and had no children or other family members who were financially dependent on him at his time of death.

Alex's estate is eligible for compensation through the Scheme. Alex has a living brother and sister who are the only beneficiaries of his estate. Alex's solicitor is the personal representative of the estate and can therefore make an application to IBCA on behalf of Alex's estate.

#### **Summary of application**

Date of birth: 6 June 1970

Date of treatment which led to an infection: 2 October 1983

Date of diagnosis: 12 October 1991

Date of death: 17 November 2001

Alex's infection severity band: Level 4 Hepatitis (decompensated cirrhosis)

The table below shows the compensation award payable to Alex's estate only. Alex's brother and sister may be eligible for further compensation in their own right as affected people.

<b>Category of award</b>	<b>Value of award</b>	<b>Calculation</b>
<b>Injury</b>	£180,000	Award for Level 4 Hepatitis
<b>Social Impact</b>	£50,000	Award for Level 4 Hepatitis
<b>Autonomy</b>	£75,000	Award for Level 4 Hepatitis, reflecting 50% increase given infection occurred in childhood
<b>Financial Loss</b>	£344,662	16 years of financial loss at working age rate; plus £12,500 flat rate award for miscellaneous costs.
<b>Care</b>	£330,968.81	Based on 19 years of care for Level 4 Hepatitis C, calculated at past care rate (i.e. 2024 commercial care rate minus

		25%).
<b>Total award</b>	<b>£980,630.81</b>	

**Case study 7: Application by the estate and affected person (mother) of an infected person who died from his HIV and Hepatitis C infection.**

Ashwin was born with haemophilia. Ashwin was infected with HIV and chronic Hepatitis C as a result of receiving an infected blood product as a child. He died of an AIDS condition as a result of HIV when he was 24 years old.

Ashwin's estate is eligible for compensation through the Scheme. Ashwin's mother was the personal representative of Ashwin's estate in 1994 and can make an application to IBCA on behalf of his estate. In addition, Ashwin's mother is also eligible for compensation as an affected person (any other living parent may also be eligible for an affected person award).

**Summary of application**

Date of birth: 14 August 1970

Date of treatment which led to an infection: 20 August 1984

Date of HIV diagnosis: 1 September 1988

Date of death: 17 November 1994

Infection Severity Band: Co-infection of Level 2 Hepatitis and HIV

Compensation award to Ashwin's personal representative:

Category of award	Value of award	Calculation
<b>Injury</b>	£195,000	Award for HIV co-infection
<b>Social Impact</b>	£70,000	Award for HIV co-infection
<b>Autonomy</b>	£150,000	Award for HIV co-infection, uplifted by 50% due to infection under the age of 18, plus a supplementary award for unethical research during childhood.
<b>Financial Loss</b>	£257,171	2 years of financial loss at the pre-diagnosis rate of £18,536 per year and 7 years post-diagnosis at £29,657 per year, plus £12,500 flat rate award for miscellaneous costs
<b>Care</b>	£416,161.85	11 years of past care for HIV and Hepatitis C co-infection calculated at past care rate (i.e. 2024 commercial care rate minus 25%).
<b>Total award</b>	<b>£1,088,332.85</b>	

Compensation award as an affected parent:

Category of award	Value of award	Calculation
<b>Injury</b>	£65,400	Award for affected parent where child had HIV co-infection under the age of 18
<b>Social Impact</b>	£12,000	Award for affected parent where child had HIV co-infection under the age of 18
<b>Autonomy</b>	£6,600	Award for affected parent where child had HIV co-infection under the age of 18
<b>Financial Loss</b>	N/A	Affected parents are not eligible for Financial Loss award in their own right under the core route.
<b>Care</b>	N/A	Affected people are not eligible for the Care award.
<b>Total award</b>	<b>£84,000</b>	

**Case study 8: Estate application for a deceased person infected with HIV, who had a higher salary prior to leaving work as a result of their infection.**

Thomas was infected with HIV while receiving infected blood as a treatment for a bleeding disorder in 1983. He was 42 at the time of infection and was employed on a full-time basis in a bank.

Due to his HIV infection, Thomas' capacity to work was impaired and in 1988, he reduced his hours to part-time as he could no longer manage full-time work. In 1990, Thomas medically retired due to the impact of his HIV infection. He died in 1998, when he was 57. The personal representative of his estate applies to IBCA for compensation on 1 April 2025.

**Summary of Thomas' application:**

- Date of birth: 3 March 1941
- Date of treatment which led to infection: 4 April 1983
- Date of HIV diagnosis: 1985
- Retirement: 1 January 1990
- Date of death: 15 October 1998
- Healthy Life Expectancy (HLE): 2026
- Year estate applies to IBCA: 1 April 2025
- Infection severity: HIV

The table below shows the compensation award paid to Thomas's estate:

Category of award	Value of award	Calculation
<b>Injury</b>	£180,000	Award for infected person with HIV (or estate)

<b>Social Impact</b>	£50,000	Award for infected person with HIV (or estate)
<b>Autonomy</b>	£90,000	Award for infected person with HIV (or estate), plus additional £30,000 award for unethical research.
<b>Financial Loss</b>	£559,280.02	This includes £457,356 for the core Financial Loss award and £101,924.02 through the supplementary route Exceptional Loss of earnings award.
<b>Care</b>	£477,057.47	16 years of past care for HIV calculated at past care rate (i.e. 2024 commercial care rate minus 25%).
<b>Total award</b>	<b>£1,356,337.49</b>	