

THE BLACKPOOL AND DISTRICT ADI ASSOCIATION SAVINGS AND SICKNESS SCHEME

Introduction

The Blackpool and District ADI Association Savings and Sickness scheme (hereafter referred to as the BADADIA S&S SCHEME) is designed to benefit its members in two ways.

Firstly, as a savings scheme, to put money aside that will be returned in time for the expensive Christmas period.

Secondly, as a source of financial support at a time when they most require it, after an accident or during a prolonged period of illness.

Unlike other schemes run by insurance companies the money you pay in, is not dead money, but is returnable at the end of each year, subject of course to any deductions from it for claims made by other members.

The scheme only pays out if the claimant cannot work for a period longer than two weeks. In case of short-term illness, the member must make his or her own provision for income.

The scheme only pays out for a **maximum of six weeks**, after which time the members should have their own provision for income.

The Blackpool and District ADI Association reserves the right to amend these terms and conditions at any time. They can only be amended at a properly convened Committee of Management Meeting. All Members will be informed of any changes or amendments to these terms and conditions in writing at the earliest opportunity following the Committee meeting.

In the event of a dispute the Committee of Management's decision will be final.

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1) ELIGIBILITY. The Blackpool and District ADI Association Savings and Sickness scheme (hereafter referred to as the BADADIA S&S SCHEME) will be available to all members of the Blackpool & District ADI Association provided they are:-

- A)** A fully paid up member, with annual subscriptions up to date.
- B)** Have read and agree to be bound by the terms and conditions, and have signed a copy of the acceptance form.
- C)** As this is a yearly scheme, new members of the association who wish to join the scheme mid-term must be prepared to pay any subs due up to the date of their joining.

2) CONFIRMATION. Once the member has accepted the Terms and Conditions, and has signed an acceptance form and a Standing Order Mandate, they will receive a Confirmation letter from the Secretary.

Only members who have returned the required forms by the closing date for acceptance, and have received a confirmation letter from the Secretary will be deemed to be part of the scheme and be eligible to make a claim. Therefore, it is the member's responsibility to ensure they are in receipt of such confirmation.

3) CLAIMS. In the event of a member having an accident or illness, which prevents them from working for more than two weeks, they should contact the Secretary who will provide a claim form, which must be returned and be supported by a Doctor's **SICK NOTE or HOSPITAL LETTER** confirming their inability to work.

4) CLAIMS LIMIT. No payment will be made for the first two weeks, so if a member has only minor injuries or illness a claim should not be made. **PAYMENTS WILL CEASE AFTER SIX WEEKS OR WHEN THE CLAIMANT RETURNS TO WORK, WHICHEVER IS SOONER.**

5) PAYMENTS. Payments will be made by cheque from the Association and will commence from the end of the third week of the claimant's incapacity. If the claimant is off work for part of a week, they will receive payment on a pro rata basis.

6) LIABILITY. Once a member has signed up to participate in

the scheme, their liability will be to make sure their bank honours the monthly standing order (even if they are claiming benefits from the scheme). Any member whose standing order remains unpaid for two consecutive months will be deemed to be in breach of the terms and conditions and will be removed from the scheme. Any monies, which they have paid into the savings scheme, will be returned at the year-end, less any deduction made to cover claims.

7) HOW MUCH WILL I BE PAID? The amount a claimant will receive is dependent on the number of participating members. There is a weekly maximum pay out of £250.00p. To receive this there needs to be 51 members or more. If there are less than 51 members, the claimant will receive £5.00p per member. So for example if there are only 41 participating members the claimant would receive 40x £5.00p= £200.00p per week. If a Member is off sick and makes a claim, they will forfeit 10% of their refund for each week they have claimed. This money is then redistributed to the Members who have not made a claim and added to their refund at the end of the year.

8) ONLY ONE CLAIM PER YEAR will be allowed from any member. No further claim will be allowed irrespective of the number of weeks actually claimed for.

9) SUDDEN DEATH. In the event of sudden death, unrelated to any previous claim within the current claim period a single payment equivalent to six weeks benefit will be paid to the member's next of kin.

10) EXCLUSIONS

The scheme does not cover the following:-

- A)** Injury or Illness brought on purposely by the claimant
- B)** Injury or death sustained whilst taking part in dangerous sports
- C)** In the case of the sudden death clause, death caused by suicide
- D)** An illness which could have been foreseen prior to joining the scheme due to a pre existing condition.
- E)** Pandemic viruses
- F)** Pregnancy or Paternity leave
- G)** An illness which is classed as a Mental Health problem.