

# Serious Illness Benefit

## Unable to work

Being self-employed doesn't mean that you are not entitled to claim benefits from the government. If you are ill for a longer period than expected, you could apply for ESA (Employment and Support Allowance).

Please read the overview and eligibility details that can be found at [www.gov.uk/employment-support-allowance/how-to-claim](http://www.gov.uk/employment-support-allowance/how-to-claim).

Additionally, members should consider researching money advice under [www.moneyadviceservice.org.uk](http://www.moneyadviceservice.org.uk) for possible benefit guidance and direction to support their financial situation.

## The NFRN Serious Illness Benefit

Members could be eligible for serious illness payment as part of the personal benefits that come with membership to the Fed. The Serious Illness fund is financially supported by our members and designed to support independent retailers on a case-by-case basis.

Consideration is given on merit for significant and long-term, life-changing, or life-threatening illness. To be eligible to claim serious illness, you must have a full member/full partner or the equivalent of member type for one year. This is not an income protection claim, however, if you are a member of these schemes you can claim this benefit.

Examples of applications that have been successful within the fund are listed below, but the Benefits Committee welcomes any application that detail long-term, life changing or life-threatening illness, such as:

- Bacterial meningitis
- Major heart valve replacement
- Alzheimer's Disease or Dementia
- Coma
- Cancer with life limiting period
- Kidney failure requiring dialysis
- Liver failure of advanced stage
- Loss of limb
- Lung failure
- Motor neuron disease
- Multiple sclerosis
- Paralysis of a limb (arm/leg)
- Parkinson's disease
- Removal of an eyeball
- Third degree burns
- Traumatic head injury

## Applying for Serious Illness Benefit

In order to help the Benefits Committee review your application – without the need to ask supplementary questions – it is important to complete the application form (within three months of your request for benefit) and attach relevant documents to help support your request.

- Complete The NFRN Serious Illness Benefit application and attach all relevant correspondence and documentation regarding the serious illness.
- It is important to provide us with details about how your serious illness is affecting you, your family and your business. Please feel free to discuss your coping mechanisms and how you feel the money you are applying for will support you.
- Email – [benefits@nfrn.org.uk](mailto:benefits@nfrn.org.uk) or post the documentation to The Benefits Committee, NFRN, Ground Floor East Suite, Bede House, Belmont Business Park, Durham, DH1 1TW.

## Receipt of your application

The application is checked to ensure that your membership fees are up to date. Your application and supporting documents will be shared with the Benefits Committee to be considered. The committee will, with best endeavours, make a decision within two weeks of your application being logged and approved; the money awarded to you will be transferred into the bank details you provide. You will be sent a letter confirming the amount you have been awarded and the date it is to be paid.

If your application does not meet the criteria and regulations of the Benefits Committee, it will be rejected, and you will be sent a letter advising that your application has been unsuccessful.

## Confidentiality

Your privacy is important to us, and we can ensure you that your application will be treated as highly confidential and any original documents you have provided in your supporting application will be returned to you, along with the letter advising if you have been successful or not.

# Application for Serious Illness Benefit

Member's full name:		Membership number:	
Business address and postcode:			
Home address and postcode:			
Email address:		Date of birth:	
Mobile number:		Home number:	
Best time to contact:			

## Medical Statement

<p>Please give full details of the serious illness from which you are suffering, and why this has resulted in you being unable to work long-term with your business.</p> <p>(Please use additional sheets of paper if you require more space)</p>	
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## Please enter your bank details to where you wish the award made to you credited:

Bank Name:		Account holder name:	
Sort Code:		Account number:	

## Confidentiality statement:

I understand that by completing this application and sending supplementary evidence that I will be providing the Fed with personal information which will be held securely by the Benefits Manager.

## Statutory statement:

I declare that the information I have provided in this application is true and correct.

Signed:		Date:	
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## Important:

- Is the form fully completed?
- Have you signed the statutory statement?
- Have you attached all documentation relevant to your sickness?

## For official use only:

Join date:	
Previous claims:	
Comments:	

Please send completed application forms to: The Benefits Committee, The Fed, Ground Floor East Suite, Bede House, Belmont Business Park, Durham, DH1 1TW | [benefits@nfrn.org.uk](mailto:benefits@nfrn.org.uk)