

BBC Supplementary Accident Benefit Scheme

Individuals are responsible for ensuring that they have personal accident insurance adequate for their needs. However, the BBC provides supplementary accidental death and disability benefits on an ex-gratia basis for those not covered by its Accident Benefit Scheme. The arrangements are as follows:

1. Eligibility

Benefits are provided for persons directly engaged by the BBC in writing under:

- a contract for services (e.g. freelance, stringer, artist and contributor);
- a casual arrangement;
- such terms as the BBC, in its discretion, may decide.

2. Exclusions

2.1 Benefits are not provided for persons:

- engaged specifically to perform intrinsically hazardous activities (e.g. stunt performers, circus artists and pyrotechnics experts);
- eligible for benefits under the BBC's Accident Benefit Scheme;
- working as or for a supplier whether or not engaged under the BBC's Terms of Trade for Goods Facilities and Services (e.g. contractors, sub-contractors and agency workers);
- working as a consultant whether or not engaged under a consultancy contract;
- on temporary incapacity under 6 below, engaged under a casual agreement;
- on accidental death under 3 below, not survived by a dependant;
- engaged via a Service Company that trades or has traded in the services of more than one individual.

2.2 No benefits are payable when death or disability occurs as the result of or is contributed to by:

- suicide or attempted suicide;
- a pre-existing disability;
- illness, disease, a naturally occurring or degenerative condition or any gradually operating cause.

3. Accidental Death and Permanent Disability

3.1 A benefit is payable if an eligible person dies, is blinded or is permanently disabled, and that is solely caused by and within 24 months of an accident in the course of performing services for the BBC. The maximum benefit on accidental death, loss of sight in both eyes or permanent total disablement is five times the eligible person's gross earned income for the tax year immediately preceding the accident, with a maximum payment of £250,000.

3.2 When disablement is not total, but involves the loss, or loss of use, or partial loss of use of part of the body, the maximum benefit is proportionately smaller, depending on the degree of disablement, as determined by the Trustees of the BBC Financial Assistance Fund under 8 below.

4. Unscheduled flights

If death, blindness or permanent disablement is solely caused by an accident in the course of an unscheduled flight authorised by the BBC the maximum benefit under 3 above is six times the person's gross earned income for the tax year immediately preceding the accident, with a maximum payment of £250,000. Travel in a licensed, passenger-carrying aircraft chartered as an alternative to scheduled services is not regarded as 'an unscheduled flight'.

5. Violence

5.1 If death, blindness or permanent disablement is solely caused by a deliberate act of war or violence, whether or not the eligible person was the intended victim, the maximum benefit under 3 above is 10 times the person's earned income for the tax year immediately preceding the incident, with a maximum payment of £500,000.

5.2 BBC Hostile Environments

Where death or permanent disablement is solely caused by a deliberate act of war or violence in a country which is not the freelance's normal country of domicile and at the time of the act, that country was classified by the BBC as a 'Hostile Environment', the maximum benefit under 3 above is 10 times the person's earned income for the tax year immediately preceding the incident with a maximum payment of £750,000.

6. Temporary Incapacity

6.1 When solely caused by an accident in the course of performing services for the BBC, an eligible person is temporarily, totally unable to engage in or attend to their usual occupation, the BBC will make weekly incapacity payments for up to two years from the date of the accident. The annual rate of payment is the eligible person's gross earned income for the tax year immediately preceding the accident, with a maximum payment of £1500 per week.

6.2 Incapacity payments:

- are deducted from payment in respect of death, blindness or permanent disability under 3 above;
- include any Statutory Sick Pay payable by the BBC;

7. Making an Application

7.1 Applications for death or permanent disability benefits must be made within two years of the accident.

7.2 Applications for incapacity payments must be made within three months of the accident.

7.3 All applications must be made in writing to the Head of Insurance, BBC Insurance Department, NBH 06 D – Broadcasting House, Portland Place, London, W1A 1AA

7.4 Applicants must be prepared to provide such information and, in respect of temporary or permanent disability, to undergo such independent assessments and medical examinations as the BBC may require.

8. Administration

8.1 Death and permanent disability benefits are provided through the BBC's Financial Assistance Fund whose trustees (the Trustees) hold them on discretionary trust. They have discretion over whether a payment is made, who receives payment and in what proportion.

8.2 In determining disability and whether to make a payment the Trustees are guided by standard insurance practice as advised by the BBC's Head of Insurance.

8.3 In the event of death, payment is confined to eligible persons who are survived by a dependant or dependants. A "Dependant" means, in relation to an eligible person:

- the spouse, natural children (including any unborn when the individual dies) and adopted children of that person;
- any individual who, in the opinion of the Trustees, was financially dependent on the eligible person when they died. The broad test of dependency is that the individual is a person who was in receipt of a regular and substantial financial allowance for daily living costs from the deceased person at the time of their death.

8.4 The Trustees may reduce any payment made by any amount recoverable by an eligible person, or their legal representatives, by way of a claim in law against the BBC or any other party.

8.5 Where a claim for damages is successfully made against the BBC or a third party in relation to the death or disability for which payments have been made under this scheme, credit must be given for the scheme payments from any sum due from the BBC in respect of such claim or, refunded to the BBC in the case of a successful claim against a third party.

8.6 The benefits and financial limits described in this scheme are gross of any tax or other deduction applicable to the benefits under relevant law and/or regulations. The BBC may make applicable tax or other deductions at source and pay benefits to the applicant net of such sums. The BBC will inform the applicant where it intends to do so. In all cases, it will remain the applicant's responsibility to ensure they comply with applicable law in respect of any tax or other deductions relevant to benefits they receive under this scheme. The applicant may wish or need to seek professional tax advice which will be at their own expense.

9. Limitations, Amendments and Cancellation

9.1 Nothing in this document shall be deemed to constitute acceptance by the BBC of liability for accidents over and above its statutory or common law liability.

9.2 The arrangement is liable to amendment or cancellation by the BBC in its entire discretion.

9.3 These scheme terms apply to accidents or acts of war or violence occurring on or after 31 March 2024.