**CLAIMS PROCESS FOR THE NHS AND SOCIAL CARE CORONAVIRUS LIFE ASSURANCE SCHEME**

To see details of who is covered and more information on the claims process please visit the [NHS Business Services Authority website](https://www.nhbsa.nhs.uk/)

***Eligibility criteria***

For a claim to be accepted, the Secretary of State must be reasonably satisfied that:

- coronavirus disease was wholly or mainly the cause of death
- the individual was exposed to a high risk of contracting coronavirus disease in circumstances where they could not reasonably avoid that risk because of the nature and location of their work
- the individual contracted coronavirus in the course of their work.

Circumstances that likely fall within these criteria are where the individual was:

- testing or diagnosing whether a person is infected with or contaminated by coronavirus
- coming into close proximity by reason of caring for, supporting, treating or providing other clinical service to a person who has, or is suspected of having, coronavirus or coronavirus disease
- providing any other type of service within the same environments where those services are delivered.

Where the individual was performing duties that do not fit these scenarios, or it’s difficult to establish the presence of coronavirus in the workplace, the claimant is invited to explain why they think the individual was exposed to a high risk of contracting coronavirus because of the nature and location of their work. The claimant’s explanation will be appropriately considered.

This scheme is separate from the NHS Pension Scheme. Payments made from this scheme will be in addition to any death benefits provided by NHS Pension Scheme membership. Employees not covered by this scheme may still be entitled to benefits from the NHS Pension Scheme.

Our [briefing document](https://www.england.nhs.uk/media/6e24f292-8b27-4a9e-98ec-c1a2c8f7e894.pdf) details the different levels of benefits that the NHS Pension Scheme provides to staff in different circumstances. Separate claim forms will need to be completed and further details are on the [NHS Pensions website](https://www.nhs-pensions.gsi.gov.uk/).  

Visit our web pages for [details on the life assurance scheme](https://www.nhsbsa.nhs.uk/) including key actions and responsibilities for employers.