

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:

8. Administration

8.1 D... " " # 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 " " # = @

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.