

How the AIF works

As a member of the FBU you have the opportunity to join the Accident, Injury and Death Benefit Fund. The AIF – as it is known – provides generous cash benefits for members who have an injury either on or off duty, as well as bereavement benefit for members and their families. These benefits are on top of the schemes we have negotiated with your fire and rescue service employer. The aim is for you to receive financial support when you need it. The AIF pays out more than £600,000 every year to members and their families. As the fund is financed by contributions from members, the FBU urges all members to join the AIF.

b) What the fund provides

Cash benefits include:

Temporary disablement: 30 per cent of a Wholetime Firefighter's (Competent) weekly pay for up to 52 weeks for any one incident. This is paid after 12 months for an on duty injury or illness and after 6 months for an off duty illness or injury (the times at which the fire authority is likely to reduce the level of your sick pay).

Permanent disablement: the payment is 50 per cent of a Wholetime Firefighter's (Competent) annual salary, paid as a lump sum.

Death benefit upon the death of a member: paid as a lump sum based on 100 per cent of a Wholetime Firefighter's (Competent) annual salary plus 20 per cent for each dependent child. Death does not have to arise from on-duty activity (although there are exclusions). **The benefit is paid to the nominated person.** Please see note *

Death of a member's wife/husband/cohabiting partner or dependent child: 20 per cent of a Wholetime Firefighter's (Competent) annual salary as a lump sum.

(c) How to join the AIF

Most firefighters join the AIF at the same time as they join the union. If you have not already joined but would like to, please contact your local FBU official for further details.

(d) How to make a claim

Please use the form given to you when you join, ask your brigade secretary for an AIF claim form or download one from the FBU website www.fbu.org.uk.