



Mark Bates Ltd
THE HOME OF PREMIER CARE

Redundancy Guide

As part of the Plus, Deluxe and Deluxe with Healthcare Policy, Mark Bates Ltd (MBL) include the very necessary Redundancy cover.

The insurance will cover the redundancy under 3 separate circumstances:

1. Reduction or withdrawal in funding from the local authority to that individual.
2. The Local Authority has assessed the service user and believe they need to receive their care in a residential home.
3. The service user sadly passes away and there are insufficient funds in the Direct Payment account to pay for the redundancy.

Frequently Asked Questions

When do we notify MBL?

As soon as you are aware that a redundancy will be taking place, but must be within 8 weeks. Failure to do so will result in the claim being declined.

What evidence is needed when making a claim?

Information required may include effective date of redundancy, age of the PA's at the effective date, wages, start dates and a copy of the Direct Payments bank statement at the effective date of redundancy. Letter from the Local Authority explaining the decision in regard to reduction in funding or the necessity to go into a care home.

Can the support organisation/funding body re-coup the cost if they have paid the redundancy?

With regards to reduction in funding and going into a residential care home, we will look at refunding the amount paid for redundancy back to the support organisation/funding body.

When the redundancy has been paid due to death, this would imply there was enough funding left in the account to support the redundancy.

If the policy has expired but the redundancy happened within the policy term, would this be covered?

As long as the effective date of the redundancy happened within the policy term and we are notified within the 8-week period we will look at the claim.

How much do we pay on redundancy?

- With the Plus policy it is a maximum of £3,200, with notice pay at a maximum of £500 and £1,600 in respect of any one employee.
- With the Deluxe policy it is a maximum of £4,000, with notice pay at a maximum of £500 per employee and £2,500 in respect of any one employee.



The claims process is very easy once all the information is received by our in house team.



PA's are not allowed to call us to make a claim as this is a conflict of interest.



Redundancy is only payable if a PA has worked for more than 2 years.



How To Make A Redundancy Claim



Step 1

Call Mark Bates Ltd on **01476 514478** and the advisors will check the relevant policy is in place.



Step 2

The advisor will put the caller through to ILG Support, our legal services helpline, who will advise the correct way to make the PA redundant and ask for details to be able to calculate the redundancy payments for each PA.

The information required will be:

- Effective date of the redundancy
- Age of the PA at the date of the redundancy
- Weekly wage before tax (if the PA works variable hours, this will be based on the last 12 weeks average wage)
- Start date of employment



Step 3

ILG Support will send the calculations to our dedicated claims team, who will then contact the person dealing with the claim for any further documents that maybe required. For example, a letter from the Local Authority explaining why the employer needs to receive care in a residential care home.



Step 4

If successful, the claim will be settled to either the Support Organisation, Funding body or directly to the claimant.

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For More Information

Call **01476 514478** Email **he@markbatesltd.com**

Premier Care is a trading name of Mark Bates Ltd who are authorised and regulated by the Financial Conduct Authority, F.R.N.:308390.