

Find a Caregiver Benevolent Fund - Terms and Conditions

1. Purpose of the Fund

The Find a Caregiver Benevolent Fund ("the Fund") is a discretionary goodwill scheme established by Find a Caregiver to provide temporary financial assistance to eligible self-employed caregivers who suffer a qualifying work-related injury.

The Fund is intended to offer short-term support during periods when a caregiver is temporarily unable to work due to a qualifying accident.

2. Important Notice

The Benevolent Fund is:

- A discretionary goodwill scheme;
- Not an insurance policy;
- Not an income protection scheme;
- Not an accident insurance product;
- Not an employee benefit scheme; and
- Not a contractual entitlement.

Membership of Find a Caregiver does not guarantee access to, or payment from, the Fund.

All applications are assessed individually and any award is made solely at the discretion of Find a Caregiver.

3. Eligibility

To be considered for assistance from the Fund, an applicant must:

- Be registered as a self-employed caregiver with Find a Caregiver;
- Have maintained an active subscription for a minimum of four consecutive months before the incident;
- Have been undertaking caregiving duties at the time of the incident;
- Have suffered a qualifying work-related accident resulting in a temporary inability to work;
- Provide all documentation and evidence requested by Find a Caregiver.

Meeting the eligibility criteria does not guarantee that a payment will be made.

4. Qualifying Incidents

Examples of incidents that may be considered include:

- Slips, trips, or falls while undertaking caregiving duties;
- Fractures or broken bones caused by a workplace accident;
- Cuts, lacerations, or similar accidental injuries;

- Falls from height occurring during caregiving duties;

Each application will be assessed on its own merits.

5. Exclusions

The Fund will generally not consider applications relating to:

- Illnesses or medical conditions not directly caused by a workplace accident;
- Chronic back pain, repetitive strain injuries, or non-accidental musculoskeletal conditions;
- Mental health conditions, stress-related absences, anxiety, depression, burnout, or psychological injuries;
- Injuries caused intentionally or through deliberate self-harm;
- Incidents occurring outside the course of caregiving work;
- Claims arising from criminal activity;
- Road traffic accidents occurring whilst travelling as part of caregiving work.
- Claims involving fraud, dishonesty, or deliberate misrepresentation;
- Liability claims, professional negligence claims, or legal disputes;
- Loss of earnings not supported by evidence;
- Any circumstance that Find a Caregiver reasonably determines falls outside the purpose of the Fund.

6. Evidence Requirements

Applicants must provide evidence sufficient to support their application, including:

- A completed claim form;
- Medical evidence from a registered healthcare professional confirming the injury;
- Confirmation that the injury resulted in a temporary inability to work;
- Details of the incident, including date, location, and circumstances;
- Evidence that the incident occurred while undertaking caregiving duties;
- Evidence of earnings, such as contracts, invoices, bank statements, or other documents requested by Find a Caregiver.

Find a Caregiver reserves the right to request additional information before reaching a decision.

7. Assessment of Claims

Applications will normally be reviewed within 10 working days of receiving all required information.

Find a Caregiver reserves the right to:

- Request further evidence;
- Seek clarification regarding any information submitted;
- Obtain independent medical or professional advice where appropriate;
- Decline an application where evidence is insufficient.

The decision of Find a Caregiver shall be final.

8. Financial Assistance

Where an application is approved, Find a Caregiver may, at its sole discretion, make a goodwill payment.

Any payment:

- Will normally not exceed 70% of one month's average caregiving earnings;
- Will be subject to available funding;
- May be less than the maximum amount;
- Will be determined on a case-by-case basis.

There is no guaranteed minimum payment.

9. Funding Availability

Payments from the Fund are dependent upon the availability of funds.

Find a Caregiver may limit, reduce, defer, suspend, or decline payments if available funds are insufficient.

10. Fraud and Misrepresentation

If an applicant provides false, misleading, incomplete, or fraudulent information, Find a Caregiver may:

- Reject the application;
- Recover any monies already paid;
- Suspend or terminate membership;
- Report the matter to relevant authorities where appropriate.

11. Taxation

Recipients are responsible for obtaining their own tax advice and for declaring any payments where required by law.

Find a Caregiver accepts no responsibility for any tax liability arising from payments made under the Fund.

12. No Employment Relationship

Participation in the Fund does not create an employment relationship between the caregiver and Find a Caregiver.

All caregivers remain self-employed and responsible for their own tax, National Insurance, insurance arrangements, and regulatory obligations.

13. Changes to the Fund

Find a Caregiver reserves the right, at any time and without prior notice, to:

- Amend these Terms and Conditions;
- Change eligibility criteria;
- Change payment limits;
- Suspend operation of the Fund; or
- Permanently withdraw the Fund.

No person has a vested or ongoing right to future assistance from the Fund.

14. Data Protection

Personal information submitted in connection with an application will be processed in accordance with Find a Caregiver's Privacy Policy and applicable UK data protection legislation.

Information may be used for claim assessment, fraud prevention, and administration of the Fund.

15. Governing Law

These Terms and Conditions shall be governed by and interpreted in accordance with the laws of England and Wales.

Any dispute arising in connection with the Fund shall be subject to the exclusive jurisdiction of the courts of England and Wales.

Disclaimer

The Find a Caregiver Benevolent Fund is a discretionary goodwill scheme funded by Find a Caregiver. It is not an insurance policy, accident insurance scheme, income protection policy, employment benefit, or contractual entitlement. Applications are assessed individually and any payment is made solely at the discretion of Find a Caregiver, subject to available funds and eligibility criteria. Find a Caregiver reserves the right to amend, suspend, or withdraw the Fund at any time. Submission of an application does not guarantee that a payment will be made.