



Ministry
of Defence

Claiming for illness, injury or disease

Veterans UK
AFCS/WPS Leaflet 1



Who should read this leaflet?

- Serving and ex-service personnel (including reservists) injured or disabled during service in HM Armed Forces
- Healthcare and welfare professionals

Introduction

Veterans UK has responsibility for a wide range of service personnel and veterans' matters.

We deal with claims under the Armed Forces Compensation Scheme (AFCS) and claims for War Disablement Pension, War Widows and Widowers Pension. We look after the continuing payments made under the War Pension Scheme (WPS); Equiniti Paymaster look after continuing payments under the AFCS.

An expert signposting service is available from our dedicated Helpline. Friendly experienced staff can give you information and advice on many topics, as well as giving up-to-date information about the progress of your claim.

Our network of Welfare Managers, who often work side by side with service welfare colleagues, can offer dedicated one-to-one support and advice on both practical and financial issues.

This leaflet provides more information about the AFCS and WPS and making a claim. It is not a full and authoritative statement of how the law will apply to individual cases. We have tried to leave out jargon and complicated explanations. The rules which govern the Schemes are set out in legislation; if you would like more details please visit www.legislation.gov.uk.

This leaflet is also available in large print, Braille or on audiotape.

Our contact details are on **pages 7-8**.

What is the difference between the two Schemes?

War Pension Scheme (WPS)

The WPS provides for illness, injury, disease or death which is caused, or made worse, by service before 6 April 2005. You can also claim if you feel your service in HM Armed Forces made an existing condition worse.

The Scheme covers all regular ex-service personnel including:

- The Ulster Defence Regiment, now known as the Royal Irish Regiment, the Home Guard and nursing and auxiliary services
- members of the Polish Forces under British Command who served in the 1939-1945 war, or in the Polish Resettlement Forces injured or disabled through this service*

It also includes:

- civil defence volunteers (CDV) *
- civilians disabled due to enemy action in the 1939 to 1945 war *
- merchant seamen, members of the naval auxiliary services or coastguard*

* if you want to make a claim please contact our Helpline for the appropriate form - details on **page 7**.

You cannot claim under this Scheme while still serving.

Veterans UK will obtain the information they need to determine the claim.

There are no time limits for making a claim.

Under the WPS, claim forms issued must be returned to reach us within three months of the date the intent to claim was made. If you delay and your claim is successful, you could lose money.

Armed Forces Compensation Scheme (AFCS)

AFCS is a no-fault tariff based Scheme designed to provide compensation for illness, injury or death which is predominantly caused by service on or after 6 April 2005.

The Scheme covers all regular service personnel, including Ghurkhas, the Royal Gibraltar Regiment and members of the Reserves for all three services.

You can claim under this Scheme whether you are still serving or have left HM Armed Forces.

Veterans UK will get the information they need to determine the claim. However, the onus is on the individual to provide information (where possible) to help Veterans UK decide quickly and accurately.

Claims for injury or illness must be made within 7 years **of the earliest** of the following dates:

- The date of the incident leading to the injury or illness
- The date on which an injury or illness not caused by service was made worse by service
- If there was no specific incident leading to the injury or illness, the date first seeking medical advice
- The date of discharge

Exceptions to Time Limits

There are certain circumstances when a claim will be accepted outside the time limits above; such as being prevented from claiming due to ill health or illness which is diagnosed at a later date. Please contact Veterans UK if you would like more advice on this.

Death benefit

Where someone dies during service, Veterans UK will automatically consider whether the death was due to service and whether benefits are payable to any dependants. Where death

occurs post-service, the Scheme generally only covers where someone dies within 7 years of leaving service. However, there are some exceptions to this general rule. Claims must be made within 3 years of the date of death if someone dies after service has ended.

Medical Discharge

If you are medically discharged from HM Armed Forces, your service documents may be referred to Veterans UK. In certain circumstances, we will automatically consider whether you are entitled to an award under the Scheme - you do not have to do anything. We will only consider any injury, illness or disease identified as the reason for your medical discharge. If you have already received an award for your invaliding condition(s), we will not consider them again automatically. However, you may apply to us for a review of this award once your service has ended.

Both Schemes

Making a claim

What if my service spans 6 April 2005 and I want to claim?

Veterans UK will look at whether the claimed illness or injury relates to a specific date or incident or whether it developed over time. We will then decide which Scheme(s) you are eligible to be considered under.

I am ex-service with a long-standing medical condition that I think was made worse by service. Can I claim?

Yes, you can claim if you feel that service made your condition worse. However, you can only do this after your service has ended.

I don't live in the UK now, can I still claim?

Yes, you can.

How do I get a claim form?

You can visit our website www.gov.uk and search for AFCS and War Pension scheme claim form or call our helpline - details can be found on **pages 7-8**.

What information do you need?

We need details of the illness, injury or disease you want to make a claim for. Don't worry if you do not know the correct medical term; just give as much information as you can. Please give specific details - for example, if you have an injury to your knee, you need to say which side of your body is affected. It may not seem important, but when we initially get your claim we will not have any medical information. Giving us as much detail as you can at the beginning can help avoid delays.

There are guidance notes in the claim form to help you to complete it - if you are not sure whether to include information, it is always better to give us too much rather than not enough.

I am not good at filling in forms. Can anyone help me?

Details of the information we need are given in the claim form – if you need any further help our experienced Helpline staff can offer advice over the phone. Or, if you prefer they can arrange for one of our Welfare Managers to help you. Contact details are on **pages 7-8**. Many ex-service and voluntary organisations may also help.

What happens next?

In order to consider your claim, our staff will collect relevant information from sources both inside and outside the Ministry of Defence. They will also look for details of injuries and any treatment you received at the time. Once we have this information we decide what other information we need. This

could be a report from your GP or Medical Officer, or if you have had recent hospital treatment. A copy of your medical records from the hospital concerned. Sometimes we cannot decide on the up-to-date medical information alone, or you may not have visited your GP for a while. If this is the case we may arrange a medical examination with an appointed doctor.

Who makes the final decision on my claim?

The WPS rules say that doctors have to consider medical aspects of claims. We have many experienced doctors; we normally refer to them as medical advisers, who have both medical expertise and special training on the Scheme.

We treat claims made under the AFCS slightly differently. In this Scheme, the level of award is determined by claims assessors using a tariff of injuries set out in AFCS legislation. The claims assessors have access to expert medical advisers if required to assist them in reaching a decision.

What happens then?

We will write and let you know the outcome of your claim, with details of payment if your claim is successful. We aim to do this as quickly as possible but some claims may take longer than others to process due to the complexity of an individual's circumstances.

Our contact details

Write to us at: Veterans UK

Tomlinson House, Norcross
Thornton-Cleveleys FY5 3WP

Call us on the Helpline: 0808 1914 2 18

8:00am to 5:00pm Monday to Friday

Text phone users: 0800 169 34 58

Overseas callers: + 44 1 253 866 043

Email us at: veterans-uk@mod.uk

Visit our website at: www.gov.uk/veterans-uk

Further help

The Veterans Welfare Service can provide help in completing claim forms to both in-service personnel and veterans. They also provide dedicated welfare support for veterans, their families and dependants, offering professional help and guidance through either telephone contact or a dedicated visiting service.

There are four Welfare Centres, providing advice and support across the UK.

Where our Veterans Welfare Centres are located and contact details:

Norcross, near Blackpool *(covering NW England, Yorkshire and Humber, North Wales and Isle of Man)*

Tel: 01253 333494

Email: Veterans-UK-VWS-North@mod.uk

Kidderminster *(covering East England, Midlands, South and Central Wales)*

Tel: 01562 825527

Email: Veterans-UK-VWS-Wales-Mid@mod.uk

Gosport *(covering London, SE and SW England)*

Tel: 02392 702232

Email: Veterans-UK-VWS-South@mod.uk

Glasgow *(covering Scotland, NE England, NI & ROI)*

Tel: 0141 2242709

Email: Veterans-UK-VWS-Scot-NI@mod.uk

There are a number of both in-service and ex-service charities who may provide advice and assistance on a wide range of issues, including completing claim forms. Contact details for these charities can be found on our websites.