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DFID

Department for
International
Development

Working for DFID

Guide to Overseas Terms and Conditions for Long-term Assignments in Iraq

This booklet gives general guidance on the terms and conditions of service for DFID employees taking up an overseas appointment of more than four months. Please note that the rates of allowance or levels of entitlement may change at any time without prior notice.

(1 November 2004)

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1. Introduction

DFID's work in Iraq is very high profile and has assumed major corporate importance. Working in Iraq is dangerous and the conditions are difficult. We need staff with appropriate skills, e.g. programme management, and a high degree of self-motivation to carry out this work. So, we have devised a package of allowances and benefits specifically to attract such people and meet their needs.

This booklet summarises the allowances, benefits and related conditions of service that DFID offers to its employees working in Iraq for more than four months. The overriding principle in providing these entitlements is to do no more than meet the additional costs associated with you working and living, including adapting and coping with the difficult conditions, in Iraq. These entitlements are not transferable and cannot be commuted to cash, except that travel entitlements can be transferred to other members of your family. There is a separate booklet for people working in for four months or less and those undertaking a duty visit. Human Resources Operations Department (HROD) can give you a copy of the relevant booklet.

General Issues

2. Who is covered?

These conditions of service apply to *all* DFID employees, included staff seconded from Government Departments and other public bodies, going to work in Iraq for more than four months.

3. Definitions

There are a number of terms used in this booklet. What we mean by these is defined below.

- *Partner*

Your partner is defined as:

- a. the person to whom you are legally married; or
- b. the person with whom you share a long-term relationship which resembles marriage. DFID recognizes same-sex partners.

If you are married then you should let us have sight of your marriage certificate. Otherwise, we will ask you to sign a declaration to name the person with whom you share a long-term relationship and confirm that it has lasted for at least a year. Until we receive a signed declaration, we will **not** pay the couples rate of Cost of Living Allowance or provide any benefits for your partner under the Flexible Travel Scheme.

Note: In the event that you and your partner separate during an overseas

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posting, DFID reserves the right to determine the point when the marriage/relationship is deemed to have broken down. From this date, you will be treated as a single person for determining your entitlement to benefits and allowances.

- *Children*

Your children are defined as:

- (a) You and your partner's offspring who:
 - (i) are unmarried; and
 - (ii) under the age of 19; and
 - (iii) are not gainfully employed; and
 - (iv) normally reside with you; or
- (b) Children whom you or your partner have adopted or fostered or offspring from a previous relationship who meet the conditions set out at (i) to (iv) above;
- (c) You or your partner's offspring (and those included under (b) above) who are wholly dependent upon you because of a mental or physical infirmity.

You should let us have sight of your children's birth certificates and adoption papers (if appropriate). If you are single, divorced or legally separated or have children from a previous relationship, you should let us see a copy of the following relevant papers:

- ♦ Custody papers or Court Orders;
- ♦ Legal /Judicial separation papers;
- ♦ Decree nisi;
- ♦ Decree absolute;
- ♦ Child maintenance papers.

- *Family*

Family means your partner and your children. Your family can only join you in a third country at DFID's expense if they have been medically cleared.

- *Accompanied*

"Accompanied" status means that your partner and/or any children spend at least six months of each year with you overseas. Whether or not your partner accompanies you overseas determines benefits such as COLA, Hardship Allowance, education allowances and baggage entitlements. Your family cannot join you in Iraq.

- *Forced unaccompanied status*

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Iraq is a forced unaccompanied posting. "Forced unaccompanied" status means that DFID will not allow your partner and/or any children to accompany you on your overseas posting. The usual reasons for forced unaccompanied postings are political unrest or lack of medical facilities. The decision to designate a location as such rests with DFID based upon advice received from the relevant DFID overseas office, British Diplomatic Mission or the FCO.

- ***Home Country***

Your home country is defined as the place from which you were recruited or where you normally live. You should agree this with HROD at the start of your appointment. This will be the place to which you are entitled to fare paid passages for the purposes of working out your Travel Fund.

- ***The Post***

The Post is defined as the office of the British representative overseas responsible for the local administration of your terms of service, e.g. DFID Overseas Office, British Embassy or British High Commission (including Project Support Office/Unit). The local administrative arrangements differ from country to country. HROD will tell you what they are in Iraq.

4. Who will look after you?

HROD in DFID's office in East Kilbride look after the terms and conditions of service of all DFID overseas employees.

5. Security

All DFID staff visiting or working in Iraq are volunteers and are under no obligation to travel to Iraq and can leave Iraq at any time without penalty. DFID has a responsibility to take reasonable care of its employees' health and safety and to provide a safe system of work, which does not expose them to unnecessary risk of injury, whether physical or psychological, or death. The standard of care that DFID, as an employer, must observe is that which an ordinary prudent employer would take in all circumstances. This means that DFID does *not* guarantee that an employee will not be injured. All reasonable security measures and protection for those working in and visiting the Embassy will be undertaken by the UK Government, which includes having in place emergency contingency plans. DFID undertakes to take reasonable care and will only be liable if there is some lack of care on its part for failing to prevent something that was reasonably foreseeable. The employee, on his/her part, must be prepared to take reasonable care for his or her own safety, and not expect to be able to blame DFID for every incident that takes place.

DFID will

- take reasonable steps to identify the potential risks to its employees and

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- warn them clearly about these prior to departure and on arrival;
- provide body armour and instruction on its use;
- arrange for all staff visiting Iraq for more than a few days to undertake pre-deployment hostile environment training, including emergency first aid training. (A shorter security briefing is available only for those undertaking very short visits largely confined to secure areas). **Please note that clearance for travel to Iraq will only be given when each individual staff member has undertaken the required training and equipment briefing.**
- arrange all flights and accommodation, including flights to and from Iraq on aircraft equipped with Defence Aids Suites (DAS), which protect against surface-to-air missile attacks;
- take all reasonable steps to ensure that its employees are provided with secure accommodation in Iraq;
- provide all employees in Iraq with suitable transport e.g. armoured vehicles and armed protection teams for staff travelling outside of secure areas. Individual bodyguards are also provided for employees working outside of secure areas where risk assessments suggest this is necessary;
- provide all employees with communications equipment (satellite phones/mobile phones/radios as appropriate) which must be taken to Iraq and to follow local advice on when they should be carried;
- provide a briefing on arrival in Iraq, which includes issues such as an awareness of what to do in the event of an attack on secure areas, any evacuation arrangements that apply and appropriate behaviour in the International Zone/Embassy/British Embassy Office compounds and travelling around Iraq;
- update all employees, UK and SAIC, about new or amended risks as soon as we are aware of them and amend our advice and procedures as necessary. However, DFID cannot be held liable if it is not informed of any relevant advice from other authorities;
- make telephone counselling available to all DFID staff, UK and SAIC, working in Iraq. Counselling is also available on return from Iraq, and for their families during and after deployment, if required.

Employees must comply with the provisions above, including attending appropriate briefings and training. All employees must read and sign a copy of prevailing the Security Procedures on arrival in Iraq.

All DFID employees, UK based and SAIC, also have a duty to take all reasonable steps to mitigate any risks to which they will be exposed. This includes acting in accordance with all lawful and reasonable instructions from DFID, Embassy and other responsible staff in Iraq, strictly observing rules on embargoes, curfews and journey restrictions, including on wearing flak jackets and helmets, and following all the latest travel advice.

6. Going Overseas

There are a number of issues you need to be aware of before taking up your

assignment. These include medical and dental clearance, inoculations, passports and visas, residence and work permits, training, briefing services, status of appointment, voting in British elections, letting your home and arrangements for mail. Detailed information, specific to the country of your assignment, will be given in your briefing pack. You will be invited to East Kilbride for personal briefing at DFID's expense.

7. Eligibility to Benefits

- Your assignment will be for a period of service overseas and will be inclusive of leave. Some of the benefits you can receive will depend on your domestic circumstances. In particular whether you:
 - ♦ are single or have a partner;
 - ♦ have children;
- DFID does not provide benefits for other members of your family and will only recognise one partner for benefit purposes. You must let HROD know if there is any change in your personal status or composition of your family, as this can affect the calculation of some of your benefits.
- If you and another DFID employee live together overseas, DFID shall have the sole right to decide whether to regard you as a "couple" or as separate individuals for the purposes of the Guide in assessing the rate of allowances payable to each of you.
- Some of the benefits will depend on the length of your assignment. You need to be undertaking a long-term assignment of at least 12 months to qualify for benefits for your family. But, employees going to Iraq under a long-term assignment will normally be given a 12 month contract with an option to leave after a minimum of six [HROD to edit to suit each individual appointment] months.

Recognition of Unmarried Partners

- DFID recognises unmarried partners, including same sex partners, for the payment of benefits and allowances.

Forced unaccompanied postings

- DFID has designated Iraq as a forced unaccompanied posting. Employees, **who would otherwise have been accompanied by their family**, are entitled to receive the couple rate of COLA and Hardship Allowance.

Pay and Deductions

9. Salary and Superannuation

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HCS Staff

- There are arrangements in place for setting and uprating salaries paid to DFID's HCS staff. These will continue during your overseas assignment - as will membership of the Civil Service Pension Scheme (CSPS), if appropriate.

Seconded Staff

- For staff seconded from other Government Departments and outside bodies, DFID will reimburse your parent employer the cost of your salary and the employer's share of superannuation contributions to an Inland Revenue approved superannuation scheme.

All Employees

- Your salary will be paid monthly in arrears into a UK bank or Building Society nominated by you. For seconded staff, your parent employer will continue to pay your salary.

10. Income Tax and National Insurance

Income tax

- Your salary will be subject to UK income tax under Section 132(4)(a) of the Income and Corporation Taxes Act 1988
- Income tax will be deducted at source by HROD in accordance with instructions from HM Inspector of Taxes.
- The allowances and benefits described in this booklet will **not** be subject to income tax unless otherwise stated

National Insurance

- You will fall into one of the following three categories.
 - ♦ You will have to pay Class I contributions for the first 52 weeks overseas and can choose to pay voluntary Class III contributions thereafter if:
 - ◊ you are ordinarily resident in the UK; **and**
 - ◊ you were resident in the UK immediately before taking up your overseas job.
 - ♦ You will have to pay Class I contributions for the full period you are overseas if:
 - ◊ you are ordinarily resident in the UK **and**

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you were resident in the UK immediately before taking up your overseas job, **and**
your assignment is in a country within the EU, **or**
your assignment is in certain other countries. A list of these countries is available from HROD.

- Otherwise, you don't have to pay Class I contributions but can choose to protect your state pension rights by paying Class III contributions. HROD can give you more information about this.
- In general terms, "ordinarily resident" in a particular country means that a person
 - normally lives there, apart from temporary or occasional absences
 - and**
 - has a settled and regular mode of life there.
- You will need to tell the Contributions Agency that you are going to work abroad. The address is: Inland Revenue, Contributions Agency, International Services, Longbenton, Newcastle-Upon-Tyne NE98 1YX.

Allowances and Benefits

11. Advance of Salary

What is it for?

There are certain costs that are brought forward as a result of your overseas posting. Precisely how these additional costs arise differ from person to person. To help with them we will pay you an advance of salary.

Who gets it?

- It's paid whenever you take up a new job overseas of more than four months duration.

How much?

- You can get an interest free advance of up to three months gross salary for assignments of 12 months or more.
- You can get a pro rata advance for assignments of between 4 and 12 months.
- Advance of salary is repayable in equal monthly installments over the duration of the contract.

When is it paid?

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- Advance of salary will be paid into your bank account at least six weeks before you take up your assignment provided we have received your:
 - ♦ signed acceptance of your letter of appointment and;
 - ♦ signed request for an advance of salary

12. Relocation Allowance

What is it for?

This is a single fixed rate payment to help with the additional expenses you will incur when you go abroad. The pattern of these expenses varies from person to person and family to family. This is a non-accountable allowance, i.e. you don't have to provide receipts, that is intended to cover a variety of costs such as:

- ♦ buying/replacing household equipment;
- ♦ losses on household goods that cannot be shipped;
- ♦ purchasing luggage;
- ♦ clothing;
- ♦ legal fees for drawing up leases on existing property;
- ♦ setting up home in a new location;
- ♦ relocating back to your home country

Special circumstances currently apply to the payment of this allowance in Iraq. This is explained in the paragraph at the end of this section.

Who gets it?

- You get it whenever you move home overseas to take up a new job in Iraq.
- If you take up a further DFID assignment in a new country, another "start up" Relocation Allowance will be paid provided six months have elapsed since the end of your previous assignment. If less than six months have elapsed, you will be paid the difference between the "start up" Relocation Allowance for your new assignment and the "end of contract" Relocation Allowance for your recently completed assignment. You will qualify for an "end of tour" Relocation Allowance on cessation of the further assignment.
- You will have to repay the "start up" Relocation Allowance if you do not take up or complete your assignment.

How much?

- You get the full rate if you take up a new job of four months or more.
- The current Relocation Allowance rate for Iraq is £3,000. This rate applies to all staff on long-term assignments, regardless of status. This is because

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the current security and accommodation situation in Iraq does not allow you to relocate to Iraq in the normal sense. Consequently, you will not incur all the usual expenses associated with relocation during a long-term assignment. The Relocation Allowance will be paid in full at the start of the assignment. There will be no separate 'end of tour' Relocation Allowance.

- The allowance is taxable. DFID will gross up the allowance and pay the tax direct on your behalf.
- The rate is reviewed annually.
- DFID will also reimburse you if your Building Society charges you for indemnity insurance when you are overseas and you let your house.

When is it paid?

- The allowance will be paid at least six weeks before you take up your assignment provided we have received your signed acceptance of your letter of appointment/employment.

13. Travel Entitlements

What are they for?

We will provide you with a flight to Iraq via Kuwait to take up your assignment and back home at the end. We will make provision for you to have an opportunity to take leave in your home country - or elsewhere - at reasonable intervals. If you have a family we will also provide your family with a flight to be re-united with you in Dubai. The length of your assignment will determine the frequency of fare-paid passages. Under DFID's Flexible Travel Scheme, you can use your and your family's travel entitlements to *travel outside your country of service* and go wherever you like.

Note : *For the purposes of travel entitlements only the definition of family at Section 3 may be extended to include a parent – or other close relative – who normally lives with you as part of your household in your home country. You should speak to HROD if this applies to you.*

Start and end of assignment flights

- You will be provided with an outward and homeward business class flight to and from Iraq via Kuwait. You will normally be on a military aircraft between Kuwait and Baghdad, although travel between Kuwait and Basra is generally by road.

Fare-paid leave passages

Who gets them and how often?

- You will be eligible for a business class return flight to and from your home

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location and Kuwait if you are appointed for one year. Travel from Kuwait to Baghdad is by military or UN planes. Travel between Kuwait and Basra is generally by road. Travel between Kuwait and Iraq does not, for obvious reasons, form part of the Flexible Travel Scheme.

- You will be eligible for another fare-paid flight for each additional 12 months of your assignment over one year, i.e. two flights on an assignment of two years, etc.
- If you travel by other than the approved route - or have a private stopover on the way home - you will need to take out your own medical and travel accident cover. DFID will not pay these costs. The Healthcare Scheme and personal injury schemes only provide cover for the approved route. Similarly you are not covered during time spent in your home country or a third country.
- Travel concessions, such as frequent flyer schemes and other benefits accruing from official expenditure - except where they are of little monetary value (e.g. access to special departure lounges) - must only be used for official purposes or foregone. They must not be used for personal benefit.

Flexible Travel Scheme

How does the Flexible Travel Scheme operate?

- HROD will determine your and your travel entitlements, for the period of your assignment i.e. start of assignment, leave journeys, Recuperation Breaks and end of assignment journeys, and complete a Travel Package Form. This form will be used to record travel entitlements, travel taken and to monitor expenditure against your Travel Fund.
- Your Travel Fund will be credited with the cost of your fare to your country of service by the approved route. This will be priced at the time of travel.
- HROD will arrange for air tickets for your outward journey to be issued by our travel company - TQ3. If you travel by the approved route then the cost will match your Travel Fund entitlement. If you opt to downgrade your class of travel or use an alternative route then any savings will be credited to your Travel Fund.
- HROD will retain the Travel Package Form as they will be responsible for administering your Travel Fund.
- If there is insufficient credit in your Travel Fund when you next want to travel, the cost of a further journey or journeys will have to be used. You should ask the HROD to tell you the cost of the approved route fare for the selected entitlement(s). This will be priced at the date of travel. You can use this sum plus any outstanding balance for your trip. Any savings will be carried forward for future use. HROD will tell you how much if anything is left in your Travel Fund.

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- This process will continue until you have used all the money in your Travel Fund
- Your Travel Fund can be used for flights for your qualifying family members to meet you in a third country

What are the conditions of the scheme?

- All fare paid journeys, except duty visits, compassionate, medical, confinement and paternity leave passages, are included in the Travel Scheme
- You must travel outside your country of service. You must take annual leave and/or TOIL during a leave passage. Your Line Manager must approve your absence from post
- You cannot credit your Travel Fund with more journeys than required to meet the cost of immediate travel. There must always be a positive balance in your Travel Fund
- All journeys must be priced at the date of travel
- You can choose to fly with whichever airline you want. You are responsible for paying any extra costs if for any reason you cannot use your flight tickets and you cannot get a refund. You should consider taking out insurance to cover such eventualities.
- The maximum amount payable for an air ticket must be based on the cheapest refundable non-transferable approved route airfare from your country of service to your home country at the class of travel to which you are entitled
- Travel Funds must be spent on travel for the purposes of taking annual leave, a visit home, a break from local conditions or to reunite you and your family
- You are responsible for ensuring that you have sufficient funds to cover your end of assignment flight home. Any shortfalls due to unexpected fare increases or currency fluctuations have to be met by you.
- If you anticipate a travel entitlement, you take the risk of future price rises. Once it has been used the pricing will stand. If the cost of the approved route fare is higher when the journey is earned, no further credit will accrue to your fund.
- You can downgrade your class of travel but you cannot upgrade at DFID's expense, i.e. travel first class instead of business. You can upgrade at your own expense.
- Duty visits are not covered by the scheme but you can add a trip met from your Travel Fund onto such a visit. Your Line Manager must approve your

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leave application

- Travelling time for journeys by the approved route is granted for start and end of assignment passages, annual leave journeys and Additional Journeys.
- Subsistence is payable for necessary stopovers by the approved route for start and end of assignment passages and annual leave journeys. It is not a charge to your Travel Fund. HROD will tell you if you qualify for a stopover.
- The cost of car hire will only be met if the hire car journey forms part of the journey to or from your country of service. HROD will give you further information. Car hire and accommodation costs within a leave destination are not a legitimate charge to your Travel Fund.
- You should use your Travel Fund to pay for your trip home at the end of your assignment – by an indirect route if you want. Once you are home, any balance in your Travel Fund accrues to DFID. It cannot be used for any further trips. The same applies if you decide to travel to a location other than your home location at the end of your assignment. If your assignment ends prematurely; e.g. following an emergency evacuation, any balance in your Travel Fund will accrue to DFID. It will not be paid to you.

Compassionate passages

- You can be granted a business class return passage to your normal country of residence:
 - ♦ in the event of the dangerous illness or death of a close relative (including step child, adopted child, legal guardian or other recognised next of kin); or
 - ♦ in cases of serious domestic hardship if you can show that there are reasons to attend to urgent matters that can best be resolved by a short visit
- You can also qualify for special leave with pay for up to five days.
- HROD can give you further information.

Confinement passages

- If you are pregnant then you should notify HROD, and provide supporting medical evidence, as soon as possible of the date on which you expect your baby to be born, and, if appropriate, give at least 3 weeks' notice of the date on which you would like your maternity leave to begin. HROD will tell you about your entitlements. The arrangements for UK and third country confinements are available for HROD.

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Passage for father to attend birth

- In addition to providing a confinement passage, we will also provide a passage for you or your partner to attend the birth.

14. Baggage Entitlement

You will be entitled to take 30 kgs of personal belongings with you to Iraq and during fare paid leave (but if you downgrade your class of travel as part of our Flexible Travel Scheme you will only receive the baggage entitlement due under your actual class of travel). This excludes your body armour which you should hand carry separately. DFID will reimburse any additional transportation costs arising from carrying on board your body armour.

You are entitled to bring 45kgs home with you at the end of your assignment.

If you think that you may need a higher baggage allowance then talk to HROD. The briefing document that will be sent to you will let you know what items to take.

15. Insurance of Personal Effects

DFID will pay the cost of insuring the personal effects you take with you to Iraq through its insurance policy with Marsh Private Client Services. You don't need to take any action. Your belongings will be covered while you are in Iraq and in transit to and from your home country. However, if you decide to take leave in a third country then you will have to make your own insurance arrangements to cover your – and, if they join you under the Flexible Travel Scheme, your family's personal effects. DFID will not reimburse your insurance premium.

16. Personal Injury Insurance

What's it for?

We may pay compensation if you are killed or injured during an overseas assignment.

Who gets it?

Death and injury benefits

- **For CSPA members** - You are covered by the Injury Benefit provisions of the Civil Service Pension Scheme (CSPA) which provides for compensation to be paid in the event of death or an injury in the course of official duties or travel on official business. This cover also includes death or injury caused by civil disturbance and death or incapacity due to a disease that you were already suffering which was aggravated by working

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abroad. There are certain exclusions.

- **Non-CSPS members** - You are covered by its Injury Benefit provisions by analogy. Coverage is limited to death or injury occurring in the course of official duties or travel on official business only.
- You are also covered for Personal Injury Compensation (PIC) under CSPS for death or injury whilst off duty. But, not including any home leave or leave in a third country. There are certain exclusions, e.g. suicide. Non-CSPS members are covered by analogy.
- In accordance with the provisions of a personal accident policy with Marsh Private Client Services, your family is covered for death or injury whilst they are travelling at official expense. There are certain exclusions, e.g. suicide, engaging in flying of any kind (other than as a passenger).
- It's not possible to detail here all aspects of the personal injury compensation scheme for you and your family. If you have any questions then you should consult HROD.

How Much?

- Awards under the Injury Benefit provisions of CSPS will be calculated in accordance with the Scheme's rules. They provide compensation for employees who suffer a loss of earning capacity (or loss of support when the employee dies). It does not cover loss of faculty or suffering. The rules are very complicated and it's not possible to cover them in this document.
- Qualifying injuries and the level of compensation paid under PIC are as follows:

♦ The loss of one or more hands or feet	£15,000
♦ The loss of one or both eyes	£15,000
♦ Total and permanent disablement which prevents someone from engaging in any kind of paid employment or occupation	£35,000
♦ Death	£25,000
- HROD have discretion to pay death benefit of up to three months salary to your next of kin if no payment is applicable under CSPS, PIC or another occupational pension scheme.
- Benefits paid in respect of dependants who are killed or injured whilst overseas or travelling at official expense are as follows:

♦ Death	£25,000
♦ Permanent total loss of sight of both eyes	£35,000
♦ Permanent total loss of sight of one eye	£15,000
♦ Loss of or permanent loss of use of two limbs	£35,000
♦ Loss of or permanent loss of use of one limb	

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£15,000

- Permanent total loss of sight of one eye and loss of or permanent total loss of use of one limb - £35,000
- Permanent total disablement - £35,000

*The sum payable for a child under 16 years of age is limited to £10,000.

- Compensation comparable to that payable under the Criminal Injuries Compensation Scheme in the UK will be paid if you or your dependants are injured or killed overseas as a result of a criminal attack. But this may be taken into account when calculating other compensation payments.

How are they administered?

Death or injury benefits

- Full details of the circumstances leading to a claim for compensation under the Injury Benefit provisions of CSPA and Personal Injury Compensation must be sent to HROD. The claim will be considered under the rules of the appropriate scheme. Further guidance about the CSPA Injury Benefit Scheme, including loss of earnings and Death in Service, is contained in Annex 2.

Dependants

- Full details of the claim for compensation under the DFID's personal accident policy with Marsh Private Client Services must be sent to HROD. HROD will forward this to Marsh Private Client Services.

Criminal Injuries Compensation

- Full details of the claim for compensation must be sent to HROD. These details will be forwarded to the Criminal Injuries Compensation Authority who will tell us what, if anything, would be paid if the incident happened in the UK.

17. Additional Insurance Provisions for Iraq

Indemnification of Insurance Policies

We will honour your existing life and personal accident insurance policies in the event that your insurance company invokes the exclusion clauses due to terrorist activity because you are working in Iraq. Indemnification will be up to a total of £300,000 regardless of the number of policies that you have. Within the overall £300,000 limit, we have a specific maximum limit of £49,271 (the maximum of the current London A2 sub-band) - or the maximum of the relevant SAIC A2 scale - for personal accident policies.

Ex-gratia Payment

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DFID will provide additional death or injury benefit cover, i.e. in addition to the standard CSPS cover, for staff working in Iraq. This will apply regardless of any existing life or personal accident insurance you have taken out. The limit on payment will be up to four times your annual salary. DFID will act as its own insurer and will make an ex-gratia payment.

Re-imbursement of excess Premiums

We will refund any excess premiums charged on existing or new life insurance policies of ten years duration or more but not personal accident policies. The amount that we will refund is limited to the excess premiums that would be charged on an insurance policy that provides cover up to a ceiling of four times your salary scale maximum. If your insurance cover exceeds this ceiling then we will refund your excess premiums pro-rata.

Annex 3 sets out the benefits available in the event of death or injury. This is a complicated subject. Employment Conditions Policy Unit (contact

Ext Email) will answer any queries you may have.

18. Leave

What's it for?

You need to have time for rest and relaxation if you are to perform your duties to the full extent. We will therefore give you paid leave. We also need a simple flexible system for time off in lieu when you have to work extra hours.

Who gets it?

- All DFID employees working overseas are entitled to paid leave and - except for people in the Senior Civil Service - time off in lieu.

How much?

Annual Leave

- You will be entitled to 30 working days annual leave (excluding public and privilege holidays) based on a five day working week.
- You will be given credit for all local public and privilege holidays in Iraq that fall within your period of leave. Local holidays will differ from country to country and the Post will tell you what they are.
- Travelling time on fare-paid leave will not count against your leave entitlement. You will not be allowed additional travelling time if you choose to travel more frequently under the Flexible Travel Scheme.

Additional Leave

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- In recognition of the additional difficulties associated with living and working in Iraq you will be entitled to an additional 4 weeks leave for a 12 month posting - pro-rata for shorter assignments. This leave cannot be anticipated, it will only be earned once the appropriate period of service has been completed.

Time off in lieu

- You can take time off in lieu of extra hours worked provided
 - you are required to work on recognised rest day(s) in Iraq or on a public holiday.
 - you take a day off in lieu as soon as possible after it was earned.
 - it's taken locally or added to leave taken in your home country or a third country
- Pay in lieu of extra hours worked will only be granted to DFID's "HCS staff" who have an entitlement to overtime payments in the UK. Prior approval must be given by your line manager.

Special arrangements for Time off in lieu and overtime in Iraq

- DFID's conditions of service package for Iraq has been amended to reflect the difficult living and working environment in Iraq. Staff work a 6 weeks on, 2 weeks off rota, using accumulated TOIL for their 2 week recuperation break. The class of travel, COLA and Relocation Allowance packages have also been amended to reflect the special circumstances of Iraq. Consequently, DFID would not normally expect to approve overtime or additional time off in lieu claims unless exceptional circumstances apply and prior approval is given. If you are contemplating working longer hours for which you may wish to either claim time off in lieu or overtime, you should consult your manager in advance to check if such a claim would be accepted.

Resettlement Leave

- **HCS staff**, undertaking an assignment of 12 months or more, may be granted up to 5 days leave on return home on final completion of your assignment to deal with necessary arrangements. This leave should be taken as and when the need arises to allow you to attend to matters that require your personal attention. You must obtain your line manager's prior agreement.

Sick Leave

- You will be paid salary for up to 12 months in any four-year period counting back from your most recent period of illness. You will get six months at your full normal salary inclusive of any Statutory Sick Pay (SSP), then six months at half your normal salary in addition to any SSP.

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Maternity, Paternity and Compassionate Leave

- We will also grant Maternity and Paternity leave. All specific enquiries about Maternity and Paternity leave should be referred to HROD.
- In addition, HROD have discretion to allow compassionate leave (e.g. on the death of a close relative). You should speak to the Post in the first instance.
- See Section 20 on the payment of subsistence if you return to the UK.

How's it administered?

Annual Leave

- ♦ you must submit an "Application for Leave" form to your line manager or the Post if you want to take any leave - except sick leave. The forms are available on request from the Post or HROD.
- ♦ All leave - including time off in lieu - must have the prior approval of your line manager or the Post.
- ♦ Your line manager or the Post will in turn be asked every six months to submit details to HROD of leave you have taken direct.
- ♦ All leave taken locally will count against your leave entitlement and must be recorded and declared.
- ♦ Credit will be given for **local public holidays only**.
- ♦ Normally, you can only carry forward nine days leave from one year to the next - 12 days with the approval of the Head of Office or HROD. ***In view of the special circumstances in Iraq, you can carry forward additional leave with your Head of Office or HROD's approval, provided your leave carryover at the end of the following leave year does not exceed the normal permitted 9 (or 12) day carryover***
- ♦ Unused leave will be added to your leave entitlement on your return to the UK. This will be subject to a maximum of one year's leave entitlement.

Sick Leave

- ♦ You must immediately notify your line manager or the Post when you take sick leave.
- ♦ You should certify your own absences for up to seven days. Self-certification forms are available from the Post.

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- A medical certificate issued by a qualified medical practitioner will be needed for periods in excess of seven days. Weekends and local holidays occurring during your sick absence will count towards your sick leave. But those falling at the beginning or end of your absence will not.
- Sick absences exceeding 90 days in any two years period will be referred to our Medical Advisers. In addition, if your line manager or the Post advises that your sick leave record is giving cause for concern (eg absences of 14 working days or more in any 12 month period) consideration will be given to seeking an opinion from our Medical Advisers.

19. Accommodation

Baghdad

In Baghdad, you will be accommodated within the UK facility known as 'Ocean Cliffs', until new accommodation at the Embassy is available in 2005. 'Ocean Cliffs' is within the International Zone a short drive from the Embassy, and is guarded by the US military and private security guards under contract to the FCO. It is 'hardened' accommodation, providing protection from the risks from mortar or rocket attack.

Living conditions are basic but comfortable, with personnel in sharing two to a trailer with communal bathroom facilities. The furniture is generally a bed, a bedside table, chest of drawers and wardrobe. You will be accommodated by HMG free of charge. You should be prepared to live very simply.

Ocean Cliffs has a games room and a separate TV satellite/DVD room as well as a small breakfast/bar room. Other facilities include a small gym.

Basra

In Basra you will be accommodated in single occupancy 'pods' (converted steel containers) until additional accommodation is completed in March 2005.

As with Baghdad, living conditions are comfortable, but basic. The 'pod' is fitted with bathroom facilities. Furniture consists of a bed, bedside table, wardrobe, and easy chair. A TV and DVD player are available on request.

Recreational facilities are limited, however there is the Shatt and Shovel Bar (soon to be replaced by a permanent clubhouse) and a small shop in nearby military buildings. Future new facilities will include a swimming pool and shop providing toiletries, confectionary etc. The Oasis Bar, cinema and a large gym are available on the adjacent US Embassy Office compound.

20. Subsistence

What's it for?

Subsistence is paid to compensate you for the extra costs incurred for meals and accommodation during necessary absences on official business from

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where you live in your home country or in your country of service.

Who gets it?

UK Subsistence

- DFID employees on duty visits to the UK
- DFID employees who have to stay in a hotel prior to going overseas or during medical, confinement or compassionate visits to the UK.

Overseas Subsistence

- DFID employees when they work away from home
- DFID employees who have a necessary stopover in a hotel on the way to and from Iraq

How Much?

UK Subsistence

Prior to going overseas

- If you incur hotel expenses before going overseas, we will reimburse the cost of the hotel room(s) for you for up to six nights. In addition, you will receive a subsistence allowance to cover the cost of meals and incidental expenses. HROD will tell you how much you can claim. You will have to confirm in writing that hotel accommodation was necessary.

Official business

- If you return to the UK on official business and necessarily stay in a hotel or similar accommodation, you may be paid subsistence for up to thirty nights. The cost of more economical arrangements may be paid thereafter. A special subsistence rate of £25 a night will be paid if you stay with family or friends.

Medical, Confinement or Compassionate Visits

- If it is recommended that you return to the UK for medical treatment and cannot stay in your home then we will meet reasonable out of pocket expenses for meals and accommodation. Subsistence may be paid for up to thirty nights for hotel or similar accommodation. We will reimburse the cost of more economical arrangements thereafter
- Subsistence will not normally be paid if you have medical treatment whilst home on leave.
- You should consult HROD if you come home at DFID's expense for any other reason and you think you are entitled to subsistence.

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Overseas subsistence

Stopovers

- If you necessarily stay in a hotel whilst en route to post, we will reimburse the cost of the hotel room(s) for you plus a subsistence allowance to cover the cost of meals and incidental travel expenses. No payment will be made if such costs are met by someone else, e.g. the airline. The rates vary from country to country and HROD will tell you how much you can claim. If you travel more frequently, i.e. by downgrading your class of travel, then you can claim from your Travel Fund for travel and subsistence costs associated with a necessary stopover during these extra journeys. The duration and cost of this stopover will be restricted to that for the approved route to Iraq, i.e. via Kuwait.

Duty visits

- You will be paid the appropriate overseas subsistence rate during absences on duty from your normal place of duty overseas. COLA will continue in payment for up to two months during a duty visit. (See Section 21)

21. Cost of Living Allowance (COLA)

What's it for?

The cost of everyday goods and services overseas varies from those in the UK. Where these overseas costs are greater, we provide a means of ensuring that your salary has the same purchasing power as it would in the UK. You will receive a cost of living allowance that reflects these additional costs.

Who gets it?

- You will be paid COLA if you work in a country where the cost of living is more expensive than in the UK.

How's it calculated?

- COLA is based upon a cost of living index measuring differences in day to day living costs between the UK and your overseas country.
- The index is provided by an outside organisation - ECA International - that supplies human resource data to private companies and government bodies.
- The index is based upon a shopping basket of key items normally used in the UK and that can be priced overseas.
- These items are weighted in accordance with purchasing patterns identified in the UK Family Expenditure Survey.

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- This calculation produces an index representing the percentage difference in the cost of living between the UK and your country of service.
- The percentage is applied to overseas spendable income thus producing an allowance to cover the extra cost of living in your country. Overseas spendable income is the average amount of salary, which covers day-to-day living expenses. It's based upon the spending patterns of various income groups set out in the Family Expenditure Survey. Separate incomes are calculated for single people and couples and increased according to the number of children in a family.

How much?

- COLA is paid at four rates.
 - ♦ single
 - ♦ couple
 - ♦ first child at post
 - ♦ each other child at post
- The single and couple rates are calculated for seven income levels known as salary bands. You will receive the rate of COLA appropriate to your salary and single, accompanied or unaccompanied status. Salary for COLA purposes is your gross salary excluding any element in lieu of the employer's share of superannuation.
- The allowance is normally adjusted in January and August each year. It can be varied up or down. Increases will be implemented from 1 January and 1 August. Decreases will be implemented from 1 March and 1 October. We will give you as much notice as possible. No reserved rights will be granted.
- The salary bands are adjusted in August each year and the new bands will be reflected in the August COLA calculations.
- Normally, you will only receive the couple rate if your partner accompanies you to post. But, as DFID has designated Iraq as a 'forced unaccompanied posting', you will receive the couple rate if **you would otherwise have been accompanied by your family and DFID tells you that they cannot accompany you.**
- If DFID revokes 'forced unaccompanied' status, you will continue to receive the couple rate for two months from the date DFID changes the status of your country of service.

When's it paid?

- You will be paid COLA when you move into permanent accommodation.

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- Payment will continue during periods of fare paid leave
- Payment will stop when you leave post at the end of your assignment

How's COLA affected by other absences from Post at Public Expense?

Employee receiving the single rate

- **Fare Paid leave** - COLA will continue in payment
- **Duty Visits, Compassionate Visits and Sick Leave** - COLA will continue in payment for up to two months
- **Maternity Leave** - COLA will continue in payment for up to eighteen weeks

22. Hardship Allowance

What's it for?

You have to adapt to a change of environment when working abroad. In some countries, that change can be marked. We will pay you a Hardship Allowance to compensate for the problems faced if you have to live and work under extremely difficult conditions.

Who gets it?

- You will be paid a Hardship Allowance if you work in a country where conditions are significantly harder than in the UK.

How's it calculated?

- Hardship Allowance is based upon data compiled by ECA International on the relative degrees of hardship between countries.
- The factors used in determining Hardship Allowance are:
 - ♦ climate
 - ♦ health
 - ♦ language and culture
 - ♦ goods and services
 - ♦ isolation
 - ♦ social network and leisure
 - ♦ housing and education
 - ♦ personal security and socio-political tensions
- Using this data, each country will be awarded an individual score according to its degree of hardship.

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- If your country's score is above a fixed value then you will receive a Hardship Allowance
- The rates for each country are set according to its actual score and paid on a "pounds for points" basis. Each country qualifying for Hardship Allowance will get its own rates. The higher the score, the higher the Hardship Allowance payable to people living in that country.

How much?

- Hardship Allowance is paid at two rates:
 - ♦ single person
 - ♦ couple
- Normally, you will only receive the rate for a couple if your partner accompanies you to post. DFID has designated Iraq as a "forced unaccompanied posting", so you will receive the couple rate if you would otherwise have been accompanied by your family and DFID tells you that they cannot accompany you.
- If DFID revokes "forced unaccompanied" status, you will continue to receive the "couple" rate for two months from the date DFID changes the status of your country of service.
- DFID also recognises that the hardship conditions experienced by single people working in Iraq are very similar to as those with a family. So, DFID has exceptionally agreed that single people living and working in Iraq will receive the "couple" rate of Hardship Allowance.
- The allowance is reviewed annually. It may be withdrawn or revised. We will give you as much notice as possible about any change. New rates will be paid from 1 January for all hardship locations.
- DFID may withdraw or revise the special arrangements governing payment of Hardship Allowance to all staff at the couple rate should conditions in Iraq change. We will give you as much notice as possible about any change.

When's it paid?

- You will be paid Hardship Allowance from the day you arrive overseas
- Payment will continue during periods of fare paid leave
- Payment will continue for up to eighteen weeks if you depart post on confinement
- For all other absences, hardship Allowance will not be affected if you are

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away from post for two months or less.

After an absence of two months, payment will stop.

23. Healthcare

Access to good quality healthcare is essential for your well being and morale. Many of the countries to which we post people have little, if any, adequate free healthcare services. We will therefore make provision for you to have access to healthcare, including preventative care, when you live and work in Iraq.

- All UK based DFID staff on long-term assignments to Iraq must undertake standard DFID medical and dental clearance procedures.
- Staff should be aware that medical care that meets NHS standards is not available in Iraq.
- Currently two private clinics each manned by two nurses are accessible to staff in Baghdad and Basrah for routine medical care. These provide a basic service.
- Military hospitals can be accessed if more extensive medical attention is required. Staff will be medically evacuated out of Iraq as appropriate in the event of an emergency.

Who gets it?

- You will be covered by the Healthcare Scheme whilst:
 - ♦ you travel by the approved route, i.e. via Kuwait and your home location, to and from Iraq at DFID's expense,
 - ♦ you are in Iraq,
 - ♦ you are away from Iraq on official business.
- You are **not** covered by the Healthcare Scheme when in your home country. Foreign nationals who do not live in the UK are responsible for their own healthcare cover when on leave in their home country.
- You will need to take out your own medical and travel accident insurance - DFID will not pay these costs - when you:
 - ♦ take a private trip away Iraq,
 - ♦ travel other than by the approved route between your home country and Iraq or to a third country,
 - ♦ have a private stopover on the way to or from your home country.
- HROD can provide a list of some of the companies which can provide this sort of cover but the decision on choice of company and level of cover is

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yours alone. You will need to arrange and pay for this cover yourself – it will not be met by DFID.

- You will be expected to obtain medical and dental treatment whilst home on leave. DFID will only pay for essential treatment at the start and end of a posting or either side of fare paid leave, i.e. treatment that could not reasonably have been obtained at home or awaited your return home.
- Your family will be covered for essential treatment if they travel to meet you in a third country under the Flexible Travel Scheme.
- You must be given clearance by the FCO Medical Advisers - on the basis of a medical examination or a declaration form - prior to going abroad. Your family also need medical travel if they travel at DFID's expense under the Flexible Travel Scheme.
- You must provide a certificate of dental fitness from your dentist prior to going abroad.

What services are provided?

- In the UK, the Healthcare Scheme provides:
 - ♦ a vaccination service;
 - ♦ a briefing service tailored to the country to which you are going;
 - ♦ pre-departure in and out patient medical treatment;
 - ♦ a doctor and welfare officer available to DFID throughout the year on a 24 hour basis to offer help and advice in emergencies;
 - ♦ hospital admission, when appropriate.
- Whilst overseas, you and your family will receive, as far as possible, the same level of medical and dental benefits as you would under the UK National Health Service.
- In particular, you will:
 - ♦ be reimbursed all costs in excess of the notional NHS contributions;
 - ♦ be supplied with a free first aid kit;
 - ♦ be repatriated to the UK - or a third country - in the event of medical emergencies. Prior approval must be obtained from the FCO Medical Advisers.

Exemption from National Health Service (NHS) Charges

- When visiting the UK, you are exempt from charges for the provision of emergency or immediately necessary NHS treatment from a GP. You and they will have to pay NHS patient's charges, e.g. those for prescriptions, dental and ophthalmic treatment.
- You are exempt from charges for access to NHS hospital services.

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- If you have any difficulties accessing free medical treatment under the NHS - contact HROD
- For **non-UK residents**, we will not meet any costs for treatment from a GP or hospital services in your home country. If you have a pre-existing condition - or require medical treatment that is not available in your country of service - then the FCO Medical Advisers can arrange a hospital appointment for you at St Thomas in London.

Further Information

- Further information about the Healthcare Scheme is contained in the booklet "Going Abroad: Your Health, DFID and You".

HROD will send you a copy along with the letter confirming your acceptance for an overseas posting.

24. Recuperation Breaks

What are they for?

The level of isolation, unhealthy environment and dangerous and violent conditions in Iraq make it desirable that you should have the opportunity of a short rest and recuperation break. In addition, you may also qualify for a trip for you and your family to be re-united in Dubai.

Who gets them?

- You will normally work for 6 weeks and have 2 weeks break away from Iraq.

How do they operate?

- The destination for your 2 weeks break is your home location. Recuperation breaks are normally by the cheapest economy class fare. But, until otherwise advised by HROD, you will be entitled to the cheapest business class fare between Kuwait and your home location. This airfare will be used to calculate a sum of money to add to your Travel Fund.
- Instead of one of your Recuperation Breaks, you can have an economy class fare for you and your family to be re-united in Dubai. In addition, we will also meet the cost of four night's accommodation in the marker hotel for you and your family. The accommodation costs and the flights for your family are taxable. DFID will meet your tax liability. Within the accommodation and flight costs of four nights in Dubai for your family, DFID will reimburse the cost of a similar break elsewhere.
- DFID may withdraw or revise the special arrangements governing Recuperation Breaks should conditions in Iraq change. We will give you as much notice as possible about any change.

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Further Information

- HROD provides a comprehensive service for the administration of your overseas assignment. You should consult it if you have any questions about your terms and conditions of service for your assignment in Iraq.
- The Conditions of Service Handbook (COSH) sets out general principles and rules about terms of service for DFID employees working abroad. You can see a copy of this the Department for International Development in East Kilbride.
- The COSH does not form part of your conditions of service. Unless any particular instruction is expressly included in your contract of service - your letter of appointment and the documentation that accompanies it - then this instruction will not apply.
- If there is any discrepancy between the terms of your personal letter of appointment and the COSH, then your contract of service will prevail.

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Annex 1 Insurance Checklist for DFID Staff

ACTION TO CONSIDER IF TAKING UP OVERSEAS ASSIGNMENT OR MAKING DUTY VISIT

Tick when
actioned

Action

If you already have life or personal accident insurance

1. Advise your insurance company/companies that you are going overseas and ask them if it affects your policy/policies in any way

2. If there will be an additional charge, ask them to confirm in writing. HROD will reimburse the additional cost of life insurance cover provided the cover does not exceed four times your salary maxima (or pro rata for life insurance cover above four times salary). Reimbursement of additional premiums does **not** extend to personal accident insurance cover.

3. If your company advise that your policy will be void for any terrorist or politically motivated attacks during your posting/duty visit, ask for confirmation in writing and pass it to your HROD contact or (if SAIC) HR Manager, with a copy of your policy. HROD will acknowledge receipt and note the department's exposure to a possible contingent liability.

If you don't have an existing life insurance policy or take out a new policy for the first time

4. Advise your HROD section, or HR Manager if SAIC, that you currently have no life insurance. If you take out a new long-term life insurance policy, follow the steps in 1-3 above.

Action for ALL to consider

5. Check that you have declared who your beneficiary will be in the event of death. If you are a member of the Civil Service Pension Scheme, download a nomination form from the civil service pensions website www.civilservice-pensions.gov.uk/Menu.asp. SAIC should see the point below about arrangements for beneficiaries.

6. If you are Staff Appointed in Country, confirm to your HR Manager who your beneficiary would be in the event of death or injury. They will retain this information on file.

7. If you have not done so already, consider making a will. You may also wish to consider appointing someone with a Power of Attorney (or similar locally recognised equivalent function if SAIC, if different from UK) to allow them to manage your financial affairs in the event of a serious injury. These actions will help your dependants in the event of your death or injury. You are responsible for such costs as this is essential action in managing your financial affairs, whether in the UK or overseas.

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8. For SAIC, discuss with your HR Manager the insurance options open to you and possible action you need to take prior to your departure abroad. You need to ensure that you understand the cover provided and what action you need to consider.

9. If you are a member of the Civil Service Pension Scheme, consider if you want to enhance, at your own expense, the tax free Additional Death Benefit Cover available through Civil Service Additional Voluntary Contributions with Equitable Life. **But**, note that Equitable Life may not accept your application, particularly if you are serving in a dangerous location. Equitable Life refused to extend this cover to staff serving in Iraq in 2004. Application forms available from Staff Pensions Unit in HRPD (email

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You will be allowed time off work on full or reduced pay provided there is a reasonable prospect of your recovery and return to duty. The normal provisions are broadly six months on full pay and six months on half pay subject to certain limitations. However, if your sick leave is due to a qualifying injury, the maximum period of sick leave on full pay is increased by six months. If you are currently covered by the CSPA, you may then be allowed a further period of sick leave at the rate of pension that would apply if you had been retired on grounds of ill health.

Minimum Income Guarantees

The injury benefit arrangements are designed to bring your income from specified sources up to a guaranteed level. The minimum income guarantee is the proportion of pensionable pay. While on sick leave with loss of pay, you are guaranteed 85% of pensionable pay. Otherwise your income depends on your length of reckonable service and the medical assessment of the degree that your earning capacity has been impaired by the injury, including apportionment. Income from other specified public sources will be taken in to account e.g. your pension from CSPA, any other occupational pension or another scheme paid from public funds, and the following social security benefits – incapacity benefits and industrial injury disablement benefits.

	Guaranteed minimum income % of pensionable pay				Lump sum payable only if you leave the Civil Service
Degree of impairment of earning capacity	Length of service				Proportion of pensionable pay
	less than 5 years	5-10 years service	15-25 years service	25 years or more service	
Slight impairment. (More than 10% but not more than 25% impairment)	15%	30%	45%	60%	1/8
Impairment (More than 25% but not more than 50% impairment)	40%	50%	60%	70%	1/4

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Material impairment (More than 50% but not more than 75% impairment)	65%	70%	75%	80%	3/8
Total impairment (More than 75% impairment)	85%	85%	85%	85%	1/2

What income would my dependants receive?

The guaranteed level of income that would apply to your widow or widower would be 45% x your pensionable pay. Income from other specified public sources would be taken in to account.

The guaranteed income for other dependants would depend on whether there is a widow/er who is eligible for benefit and the category of dependant. This is complicated and is explained in the rules, including conditions of payment of injury benefit to dependants.

What would the injury benefits be?

The injury benefits include:

- an injury allowance (a conditional award is made so that you have an income while waiting for any claim for damages to be settled)
- lump sum payment (only if you leave the Civil Service)
- increases to allowances (in line with cost of living)
- family benefits in the form of an allowances, and in some cases a lump sum (explained in the rules – too complicated to summarise here)

What level of injury allowance would I get

- Receiving pay at less than the full rate (or sick pay at pension rate or no pay) – you may be eligible for a temporary allowance from the day sick pay starts until you return to work, leave the Civil Service, retire or experience another change in sick pay.
- Retiring from the Civil Service on medical grounds or on early retirement or severance terms – you may be eligible for an annual allowance, payable from the day after your retirement until you die.
- Leaving the Civil Service – you may be eligible for an annual allowance payable from the day you reach your pension age until you die.
- Downgraded or re-employed in a different capacity as a result of a qualifying injury (including moving to, or reducing, part time hours) – you may be eligible for an allowance payable from the day of your regrading, with an impairment of earning capacity. If your

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Annex 2 Introductory Guide to Civil Service Pensions Injury Benefit Scheme, including loss of earnings and Death in Service

Introduction

The rules governing eligibility and benefits payable in the event of injury (including loss of earning capacity) or death in service are complex. Each case is judged on its individual circumstances. The benefits outlined below are intended to provide a straightforward guide to some of the benefits available under the Civil Service Pension Schemes. But it does not cover every aspect. The full details are contained in the rules, which are the legal basis of the scheme. You should note that nothing in this note can override the rules, and in the event of any unintentional difference, the rules will prevail. For full details you should look at the guidance available on the Civil Service Pensions website www.civilservice-pensions.gov.uk. Alternatively you may wish to ring Paymaster, DFID's pension administrators who will be able to answer any detailed questions you may have. The contact number is
telephone

What is injury benefit?

Injury benefit is paid to bring your income up to a guaranteed level if you are injured or killed while on duty. It may be paid to you or your dependants.

What is considered to be a qualifying injury?

A qualifying injury means one of the following:

- Death or injury must be wholly or mainly attributable to the nature of the duty ("duty" includes activities reasonably incidental to the duty). Reasonably incidental covers everyday activities such as using stairs or lifts or opening windows
- Death or injury arising from a terrorist attack or similar act, if the incident is directly attributable to your being employed in the civil service
- Death or incapacity from a disease to which you were exposed wholly or mainly by the nature of your duty
- Death or injury as a result of a disturbance abroad in an area where you were serving (provided you were recruited in the UK)
- Death or incapacity from a medical condition which is aggravated by your service abroad

There is a series of exclusions. A notable one is death or injury resulting from your own serious and culpable negligence e.g. if you were driving a car under the influence of drinks or drugs

Who is covered by injury benefits?

Eligibility for injury benefits includes staff of Government departments and

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agencies

- who are members of the CSPA (including the partnership pension account).
- are not pensionable in the CSPA (such as casual staff)
- have opted out of the CSPA.
- are covered by another occupational pension scheme which does not provide compensation for injury or death (e.g. staff covered by the Teachers Pension Scheme)

What happens if there is an impairment of my earning capacity?

Injury benefits are payable when your earning capacity is impaired by a qualifying injury or disease. When the qualifying injury is an aggravation of an existing condition, the injury benefit is payable only where an aggravation is in respect of service overseas. The degree of impairment will be assessed and normally determined by your awarding agent, which will take advice from the Medical Adviser to the CSPA.

What does wholly or mainly attributable to the duty mean? What is Apportionment?

This will include an assessment of how much the death or injury is attributable wholly or mainly to duty. This involves a medical assessment of the proportion of duty-related contribution to your injury, and an adjustment of the level of award to reflect this assessment.

This will include advice on whether the illness is wholly (more than 90%) or mainly (more than 50% but less than 90%) attributable to the nature of the duty.

The table below sets out the importance of this apportionment

	Degree of injury attributable to duty	Proportion of Guaranteed Minimum Income calculated in accordance with scheme's rules
	<i>Less than 50% attributable</i>	<i>No entitlement</i>
Low	50%-70%	60%
Medium	71%-90%	80%
High	Above 90%	100%

Assessments of impairment of earning capacity are not necessarily the same as degrees of disablement used by the Department of Work & Pension in their assessments of industrial injury benefits. If your condition deteriorates due to your injury any annual allowance to which you are entitled may be reviewed.

Is there any extension of Sick Leave Provisions?

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circumstances change it will be reviewed

What Pension Benefits Are Payable If I Die In Service?

If you die in service as a member of the CSPS, a tax free lump sum death benefit will normally be paid to your nominated beneficiary in addition to a dependants' pension to any surviving widow or children. These benefits will be paid irrespective of whether death occurred whilst on or off duty.

The pension benefits payable may be subject to an enhancement and will be calculated using different formula depending on whether you were a member of the Classic, Classic Plus or Premium pension schemes. In the Classic scheme this will influence the size of the lump sum as the cost of the pension enhancement is deducted from your lump sum. Your length of service at the time of your death, particularly whether you have completed more or less than 2 years qualifying service, will also significantly affect the benefits.

The lump sum death benefit will normally be equal to two years' pensionable pay (three years' for members of the Classic Plus and Premium schemes). Part timers' lump sum is based on their part time pensionable earnings.

Full details of the lump sum and dependants' benefits payable, including examples, can be found in the CSPS booklets "your classic benefits explained", "premium pension scheme" and "your classic plus benefits explained" respectively. Each of these booklets is published on the CSP website at <http://www.civilservice-pensions.gov.uk/> or alternatively can be requested (either electronically or by hard copy) from DFID Staff Pensions Unit.

Under the Classic scheme, widows pensions will importantly only be payable to the legal spouse - no dependants' pension will be payable to unmarried surviving partners. Under the Classic Plus and Premium schemes, either spouses or registered partners may receive dependants' benefits. Partners must be registered using the declaration form published in the pensions for partners booklet, available on the CSP website or DFID InSight (see Staff Pensions under Staff Issues). Lump sum death benefits will be paid to the nominated beneficiary or, if no nomination has been made, to the estate of the officer.

Can I provide For Additional Death Benefit Cover Under The Civil Service Pensions Scheme ?

Yes, you can provide for additional pension benefits through Civil Service Additional Voluntary Contributions, details of which are available on the CSP website. This includes enhancing the tax free lump sum payable on death in service through additional contributions to Equitable Life (the only supplier to offer this option). But you should note that this option is not currently available for staff serving or visiting Iraq or Afghanistan.

The normal lump sum for Classic members is two years pensionable pay, and three years for Classic Plus and Premium members. The maximum permitted

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lump sum is four times your taxable pay. Examples of the additional cost for someone in good health to buy another £1,000 lump sum on death in service are set out below (full cost details are in the Equitable Life Guide to AVCs available from Staff Pensions Unit in East Kilbride, telephone 01355 843623). A 35 year old male who is a Classic scheme member on a salary of £23,462 a year could buy an additional lump sum of £20,000 at an annual cost of £56.12 or £4.68 a month or an extra £46,000 for £112.24 a year or £9.35 a month.

To apply, an application form must be submitted to Equitable Life who will notify you when cover commences. The Equitable Life will maintain cover for up to three months from the date your application is received and will consider appropriate medical advice during this period to determine what contribution is payable from the end of this period. You will be notified if an increased contribution is required or cover cannot continue. You can stop this cover whenever you wish.

Age next birthday	cost each year	
	Male	Female
26	£1.50	94p
36	£2.44	£1.55
46	£3.99	£2.51
56	£5.70	£4.00

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Summary of Benefits

Introduction

Long-term Assignment (more than 4 months)

You will be given a 6 month contract (HRCSS to insert different timespan if going for 4 or 5 months?) Iraq is currently defined as an unaccompanied posting. So, if you have a partner then you will be entitled to **accompanied rates of allowances**.

The basic elements are:

- Salary You will continue to receive your usual salary. Staff from East Kilbride will be paid on the equivalent point of the London pay range for their grade, for the duration of the assignment only.
- less UK tax and National Insurance deductions.
- plus Cost of Living Allowance [currently £5613 - £7211 (single), £7525 - £8897 (couple),
- plus the accompanied rate of Hardship Allowance [currently £26,900] regardless of status.

In addition, you will also receive:

- A business class flight at the start and end of your assignment.
- A breather break every complete 6 weeks.
- An economy class fare for you and your family for a re-unification break in Dubai including 4 nights accommodation costs (or elsewhere within the cost of a break to Dubai for all).
- Six weeks annual leave.
- Additional two weeks leave for a 6 month posting – pro-rata for shorter assignments.
- Five days resettlement leave at end of assignment.
- Salary advance of three months gross salary for 12 month assignment – pro-rata for shorter assignments.
- Free accommodation.
- Medical and dental cover, equivalent to NHS provision in the UK.
- Personal injury and death benefit cover under the Civil Service Pension Scheme.
- Additional personal injury and death benefit cover –
 - indemnification of existing life insurance policies up to a maximum death benefit of £300,000 (including indemnification of personal accident policies up to a limit of £49,271 within the £300,000 limit).
 - ex-gratia payment in the event of death or injury up to a maximum death benefit of up to four times salary.
- Reimbursement of any excess premium on life insurance policies for a capital sum of up to four times your salary maxima (or pro-rata for cover above four times salary).
- Relocation allowance - £3,000 (single) - £5,000 (couple).

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- Welfare support for your family at home

* under DFID's Flexible Travel Scheme you decide when you and how you use these entitlements, i.e. where you go, whether to downgrade your class of travel or finance a trip for your family to meet you in a third location

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Summary of Benefits for Staff working in Iraq

Introduction

Long-term Assignment (more than 4 months)

You will be given a 6 month contract (HRCSS to insert different timespan if going for 4 or 5 months?) Iraq is currently defined as an unaccompanied posting. So, if you have a partner then you will be entitled to **accompanied rates of allowances**.

The basic elements are:

- Salary: You will continue to receive your usual salary. Staff from East Kilbride will be paid on the equivalent point of the London pay range for their grade, for the duration of the assignment only.
- less UK tax and National Insurance deductions;
- plus Cost of Living Allowance: The current single rates are between £5,613 and £7,211 a year (depending on your salary band), the current couple rates are between £7,525 and £8,897 a year [the couple rate is paid if you have a partner who cannot join you at post because Iraq is presently defined as an unaccompanied posting].
- plus the accompanied rate of Hardship Allowance [currently £26,900] regardless of status.

In addition, you will also receive:

- A business class flight at the start and end of your assignment; *
- A breather break every complete 6 weeks. *
- An economy class fare for you and your family for a re-unification break in Dubai including 4 nights accommodation costs (or elsewhere within the cost of a break to Dubai for all); *
- Six weeks annual leave;
- Additional two weeks leave for a 6 month posting – pro-rata for shorter assignments - for each completed period of service;
- Five days resettlement leave at end of assignment;
- Salary advance of three months gross salary for 12 month assignment - pro-rata for shorter assignments;
- Free accommodation;
- Medical and dental cover, equivalent to NHS provision in the UK;
- Personal injury and death benefit cover under the Civil Service Pension Scheme;
- Additional personal injury and death benefit cover –
 - indemnification of existing life insurance policies up to a maximum death benefit of £300,000 (including indemnification of personal accident policies up to a limit of £49,271 within the £300,000 limit);
 - ex-gratia payment in the event of death or injury up to a maximum death benefit of up to four times salary.

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Summary of Benefits for Staff working in Iraq

Short-term Assignment (4 months or less)

The basic elements are

- Salary. You will continue to receive your usual salary. Staff from East Kilbride will be paid on the equivalent point of the London pay range for their grade, for the duration of the assignment only.
- less UK tax and National Insurance deductions;
- plus Cost of Living Allowance. The current single rates are between £5,613 and £7,211 a year (rate depends on your salary band), the current couple rates are between £7,525 to £8,897 a year [the couple rate is paid if you have a partner who cannot join you at post because Iraq is presently defined as an unaccompanied posting].
- plus the accompanied rate of Hardship Allowance [currently £26,900] regardless of status

In addition, you will also receive:

- A business class flight at the start and end of your assignment; *
- A breather break every complete 6 weeks; *
- Six weeks annual leave;
- Additional 2 days annual leave a month - pro-rata for periods of less than a month - for each completed period of service;
- Free accommodation;
- Medical and dental cover, equivalent to NHS provision in the UK;
- Personal injury and death benefit cover under the Civil Service Pension Scheme.
- Additional personal injury and death benefit cover -
 - indemnification of existing life insurance policies up to a maximum death benefit of £300,000 (including indemnification of personal accident policies up to a limit of £49,271 within the £300,000 limit);
 - ex-gratia payment in the event of death or injury up to a maximum death benefit of up to four times salary;
- Reimbursement of any excess premium on life insurance policies for a capital sum up to four times your salary maxima (or pro rate for cover above four times salary);
- Relocation allowance of £400 for an assignment of four months - pro-rata for each complete month. £25 for each complete week thereafter or for assignments of less than one month;
- Welfare support for your family at home

* under DFID's Flexible Travel Scheme, you decide when you and how you use these entitlements, i.e. where you go, whether you downgrade your class of travel or finance a trip for your family to meet you in a third location.

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Short-term Assignment (4 months or less)

The basic elements are

- Salary. You will continue to receive your usual salary. Staff from East Kilbride will be paid on the equivalent point of the London pay range for their grade, for the duration of the assignment only.
- less UK tax and National Insurance deductions;
- plus Cost of Living Allowance. The current single rates are between £5,613 and £7,211 a year (depending on your salary band), the current couple rates are between £7,525 and £8,897 a year [the couple rate is paid if you have a partner who cannot join you at post because Iraq is presently defined as an unaccompanied posting].
- plus the accompanied rate of Hardship Allowance [currently £26,900] regardless of status.

In addition, you will also receive

- A business class flight at the start and end of your assignment; *
- A breather break every complete 6 weeks; *
- Six weeks annual leave;
- Additional 2 days annual leave a month - pro-rata for periods of less than a month - for each completed period of service;
- Free accommodation;
- Medical and dental cover, equivalent to NHS provision in the UK;
- Personal injury and death benefit cover under the Civil Service Pension Scheme;
- Additional personal injury and death benefit cover -
 - indemnification of existing life insurance policies up to a maximum death benefit of £300,000 (including indemnification of personal accident policies up to a limit of £49,271 within the £300,000 limit);
 - ex-gratia payment in the event of death or injury up to a maximum death benefit of up to four times salary.
- Reimbursement of any excess premium on life insurance policies up to four times your salary maxima (or pro rate for cover above four times salary);
- Relocation allowance of £400 for an assignment of four months - pro-rata for each complete month. £25 for each complete week thereafter or for assignments of less than one month.
- Welfare support for your family at home.

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- Reimbursement of any excess premium on life insurance policies up to four times your salary maxima (or pro rate for cover above four times salary).
- Relocation allowance - £3,000 for all staff, regardless of status
- Welfare support for your family at home

* under DFID's Flexible Travel Scheme, you decide when you and how you use these entitlements, i.e. where you go, whether to downgrade your class of travel or finance a trip for your family to meet you in a third location

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Summary of Benefits for Staff working in Iraq

Introduction

Long-term Assignment (more than 4 months)

You will be given a 6 month contract (HRCSS to insert different timespan if going for 4 or 5 months). Iraq is currently defined as an unaccompanied posting. So, if you have a partner then you will be entitled to **accompanied rates of allowances**.

The basic elements are

- Salary. You will continue to receive your usual salary. Staff from East Kilbride will be paid on the equivalent point of the London pay range for their grade, for the duration of the assignment only.
- less UK tax and National Insurance deductions;
- plus Cost of Living Allowance. The current single rates are between £5,613 and £7,211 a year (depending on your salary band); the current couple rates are between £7,525 to £8,897 a year [the couple rate is paid if you have a partner who cannot join you at post because Iraq is presently defined as an unaccompanied posting].
- plus the accompanied rate of Hardship Allowance [currently £26,900 a year] regardless of status.

In addition, you will also receive:

- A business class flight at the start and end of your assignment; *
- A breather break every complete 6 weeks; *
- An economy class fare for you and your family for a re-unification break in Dubai including 4 nights accommodation costs (or elsewhere within the cost of a break to Dubai for all); *
- Six weeks annual leave;
- Additional two weeks leave for a 6 month posting – pro-rata for shorter assignments;
- Five days resettlement leave at end of assignment;
- Salary advance of three months gross salary for 12 month assignment - pro-rata for shorter assignments;
- Free accommodation;
- Medical and dental cover, equivalent to NHS provision in the UK;
- Personal injury and death benefit cover under the Civil Service Pension Scheme;
- Additional personal injury and death benefit cover –
 - indemnification of existing life insurance policies up to a maximum death benefit of £300,000 (including indemnification of personal accident policies up to a limit of £49,271 within the £300,000 limit);
 - ex-gratia payment in the event of death or injury up to a maximum death benefit of up to four times salary

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Duty Visits

The basic elements are

- Salary You will continue to receive your existing salary during a duty visit, i.e. EK based staff will not receive London salary.
- less UK tax and National Insurance deductions,
- plus Hazardous Conditions Allowance (currently £57 a night)

In addition you will receive

- A business class flight at the start and end of your visit;
- Climatic Clothing Allowance of ?? provided you have not already received one within the last three years.
- Free board and lodgings.
- Medical and dental cover, equivalent to NHS provision in the UK.
- Personal injury and death benefit cover under the Civil Service Pension Scheme;
- Additional personal injury and death benefit cover –
 - indemnification of existing life insurance policies up to a maximum death benefit of £300,000 (including indemnification of personal accident policies up to a limit of £49,271 within the £300,000 limit);
 - ex-gratia payment in the event of death or injury up to a maximum death benefit of up to four times salary;
- Reimbursement of any excess premium on life insurance policies up to four times your salary maxima (or pro rate for cover above four times salary);

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- Reimbursement of any excess premium on life insurance policies for a capital sum of up to four times your salary maxima (or pro rata for cover above four times salary).
- Relocation allowance - £3,000 for all staff, regardless of status.
- Welfare support for your family at home.

* under DFID's Flexible Travel Scheme, you decide when you and how you use these entitlements, i.e. where you go, whether to downgrade your class of travel or finance a trip for your family to meet you in a third location.

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