



Borders LMC

LMC Benevolent Fund

Guidance Notes



Introduction

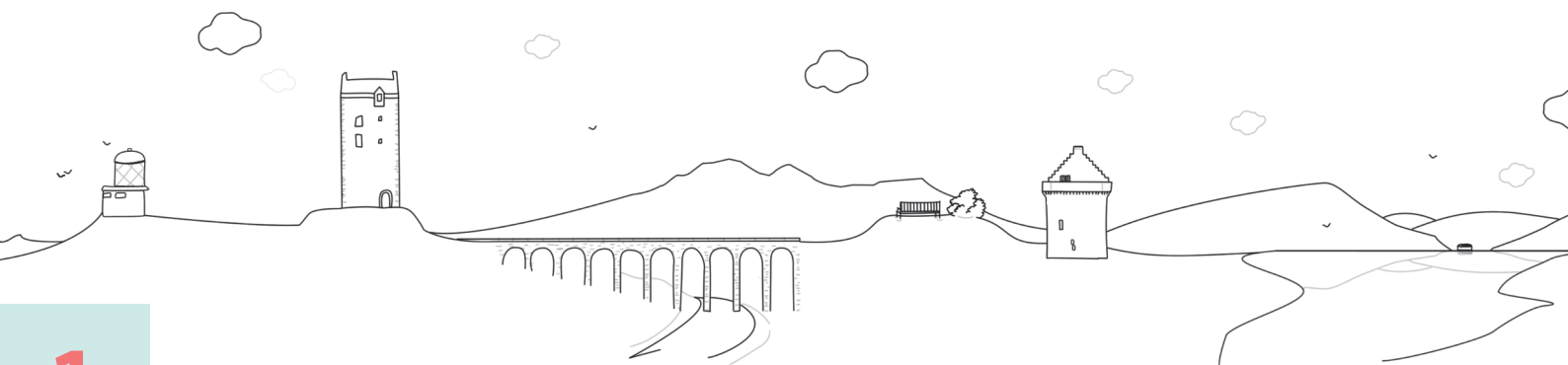
To The LMC Benevolent Fund

The LMC Benevolent Fund was established in the 1950s by local GPs to provide financial assistance to “deserving cases to necessitous men or women engaged in the practice of medicine”. In essence the fund exists for the provision of financial assistance to GP colleagues in crisis.

The fund has significant reserves that should be used in a consistent, transparent manner to regularly discharge the responsibilities of the charity.

The following notes are intended to promote suitable applications and to help trustees undertake their duties.

This document is intended to provide guidance but exceptional circumstances will be considered at the discretion



Who is a GP?

A doctor who has qualified as a GP holding an MRCGP qualification (or equivalent GP specialist, post-graduate qualification from another country or working in a role compatible with that of a GP holding an MRCGP qualification). Current RCGP membership is not required for eligibility.

Locums – those working primarily (50% or more of clinical time) in the Borders for the preceding 12 months.

OOH - those working primarily (50% or more of clinical time) in the Borders for the preceding 12 months.

Appraisers – those working primarily (50% or more of clinical time) in the Borders for the preceding 12 months.

Practice – daytime salaried GPs and partners.

Retired GPs – retain eligibility for a year after retirement from an eligible position.

Who is not Covered?

Those holding a GP qualification primarily or exclusively working for NHS Borders eg, Associate Medical Director in P&CS or GP with a Special Interest (GPSI).

GPs working primarily or exclusively in the private sector.

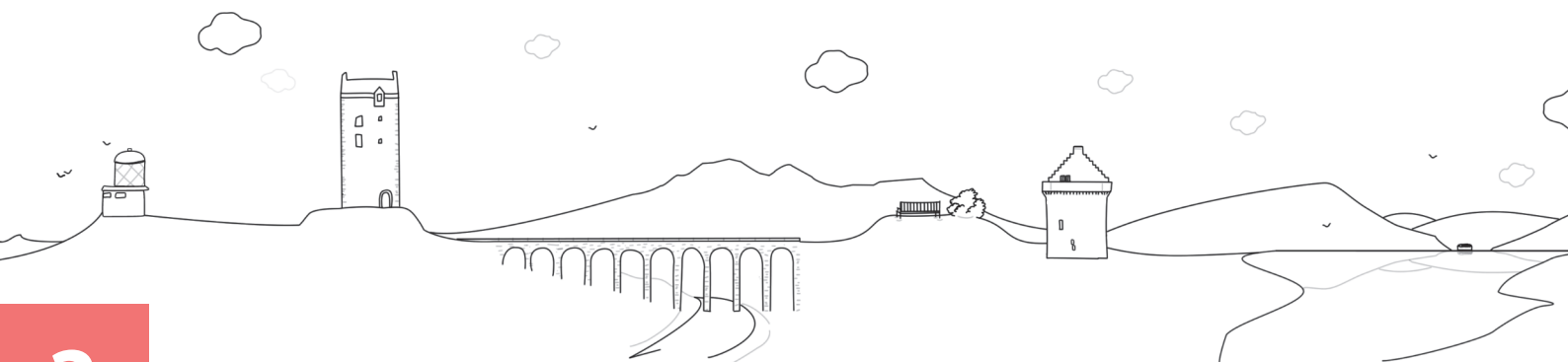
Examples of Fund Use:

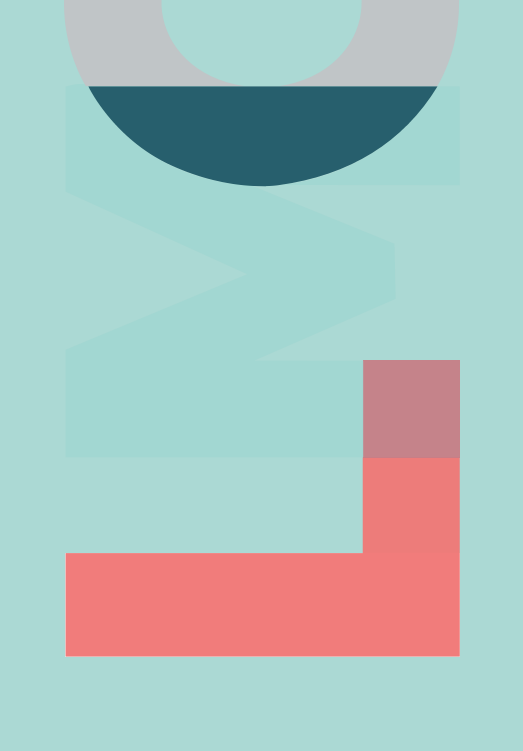
Appropriate Fund Use Examples

- Ill health of a GP (where locum insurance excludes current condition).
- Ill health of a first degree relative (child, parent or sibling) and / or a spouse or domestic partner.
- Death of a GP.
- Ongoing support of the dependents of a deceased GP for up to one year after the GP's death.
- Activities / projects to provide support or assistance to the whole, Borders wide GP community.

Inappropriate Use Examples

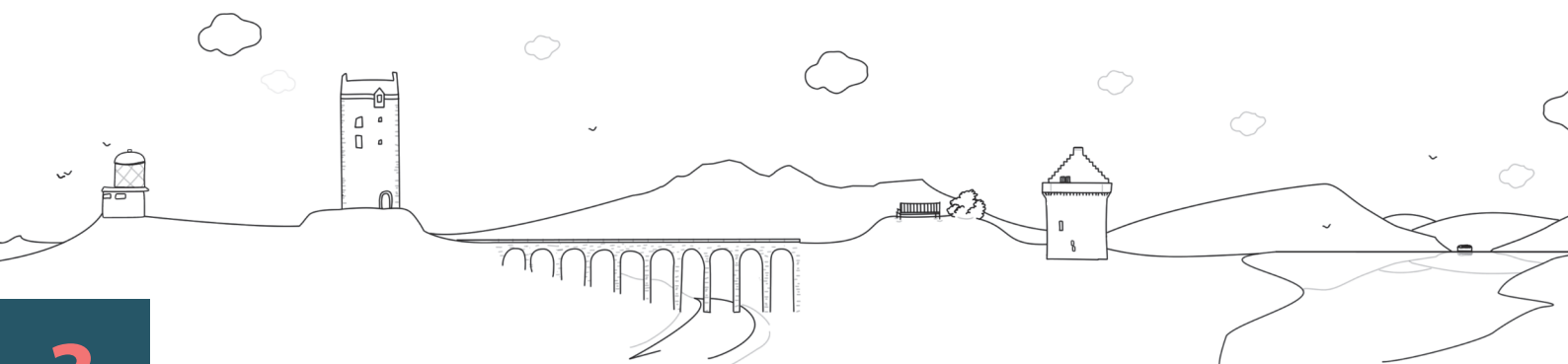
- **The fund should not be used to replace normal insurance cover that GPs or practices would be expected to hold.**
- **Practice staff and practice managers are not eligible to make a claim.**
- **Practices and GPs are expected to have claimed all contractual benefits and entitlements first before making application to the fund.**





Applications

- A request made be made by personally by a GP in need or by someone else on behalf of a GP (with consent of the GP involved).
- A transaction between the benevolent fund and a benefactor is a personal matter with the individual concerned and not one for GP partnerships.
- All applications will be dealt with in a confidential manner with details only shared with the benevolent fund trustees and the LMC accountants (see payments section below).
- Trustees will ensure that all information pertaining to a benevolent fund claim (including even information that an application has been made) remains confidential.
- Any member of the LMC may receive an application from a GP colleague.
- Retrospective claims will not be considered.
- Requests should be made in writing by email or letter providing a short, factual summary of the relevant background information.
- Applicants are advised that supporting information provided to the trustees must be honest and accurate. If the trustees become aware that false or misleading information has been provided by an applicant during a claim then applications may be declined and / or steps may be taken to reclaim the fund payment. In cases where a lack of probity is demonstrated, the GMC may be informed.
- Benevolent fund business is not subject to Freedom of Information requests.

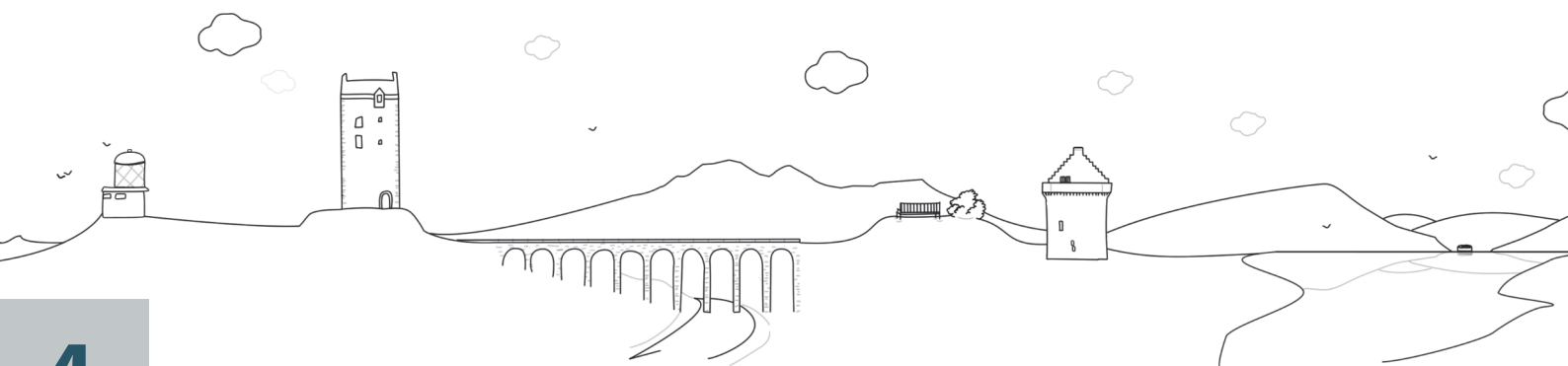


Decision Making

- Most of the current LMC committee members are the trustees of the fund. The GPST rep to the committee is not expected to act as a trustee. However, the sessional rep will be expected to act as a trustee. The trustees make decisions about use of the funds in accordance with the trust deed.
- Accountant Sheila Robertson from the LMC accountants (Gall Robertson) will act in her professional capacity to provide independent advice to the fund trustees. Sheila will not act as a trustee and will therefore not have a vote in any decision-making process.
- Decision making can be performed electronically for expedience.
- A majority decision (of those eligible to vote) is required to support a claim.
- Committee members declaring or deemed to have a conflict of interest will be excluded from assessing an application. If a committee member works in the same practice as an applicant, a conflict of interest will be considered to exist. Similarly, if an applicant is a relative, spouse, personal partner or a close friend of an applicant then conflict of interest

rules will apply. Ultimately, the Chair's discretion will apply (Vice-Chair if the Chair is the applicant or unavailable at the time of decision making). In addition to the exclusions above, trustees will be asked to declare a conflict of interest prior to supporting information related to an application being shared. Trustees will be expected to declare a conflict of interest or, in the event of uncertainty, seek advice from other trustees regarding a potential conflict of interest if they believe that their ability to make impartial, independent decisions might be compromised.

- If the applicant is a committee member then they will be excluded from voting.
- The LMC Secretary will usually manage an application and co-ordinate the voting process. If the Secretary is the applicant or is unavailable at the relevant time then the Vice-Chair (as the second bank signatory) will act as a deputy.



Awards

- Payments from the fund can be used at the recipient's discretion.
- There is no requirement to provide proof of spend, receipts or evidence of financial need.
- When a GP dies in service, an automatic payment of £10,000 will be made to the next of kin.
- For all other claims, an initial payment of up to £5,000 will be made. Applicants can request a second payment of up to £5,000 per case if needed.
- The maximum payment per GP will be £10,000 per case.
- The committee will not usually support repeated claims within 2 years of the last payment.
- Not means tested.

Payments

- Payments from the fund can be used at the recipient's discretion.
- There is no requirement to provide proof of spend, receipts or evidence of financial need.
- When a GP dies in service, an automatic payment of £10,000 will be made to the next of kin.
- For all other claims, an initial payment of up to £5,000 will be made. Applicants can request a second payment of up to £5,000 per case if needed.
- The maximum payment per GP will be £10,000 per case.
- The committee will not usually support repeated claims within 2 years of the last payment.
- Not means tested.

Changes to this Guidance

These guidance notes may be changed as necessary by trustees with a majority decision at any LMC meeting.

