

## ECIS Sickness Cover Covid-19 Employer Guidance

24 March 2020

### Introduction

The aim of this document is to provide guidance on how ECIS' sickness insurance policies will respond during the Covid-19 pandemic.

Employers should continue to log sickness claims and upload supporting evidence using the ECIS Canopy online system at <https://canopy.ecins.co.uk/>

Details of the policies, including links to the JIB and NAECI Handbooks can be found in the Forms & Guides section of the Canopy System.

If there are any specific questions that are not covered by the guide below or for difficulties accessing Canopy, employers can contact ECIS at [ecis@ecins.co.uk](mailto:ecis@ecins.co.uk).

	Question	Answer
1.	How will the sickness insurance respond if an employee is off work due to ill health caused by Covid-19?	Claims in respect of operatives that are off sick as a result of coronavirus are no different to any other sickness benefit claim and will be processed in the normal manner.
2.	What evidence do I need to provide if an employee is unable to work because they are ill (whether from Covid-19 or otherwise)?	The first 5 days of any claim can be covered by a self-certification certificate, as normal. From day 6, a doctor's note (Fitness for Work Note) is the preferred evidence of sickness. If a doctor's note is not available, details of the nature of the employee's illness and evidence that SSP has been paid (e.g. payslips) is acceptable. Other supporting documentation such as an NHS 111 Isolation Note stating that symptoms of Covid-19 are present or hospital admission/discharge notices will be taken into consideration when assessing claims.

3.	<p>How will the sickness insurance respond if an employee is off work because they are self-isolating, for instance:</p> <ol style="list-style-type: none"> <li>a. Because a family member has (or is suspected to have) Covid-19;</li> <li>b. They are in a high risk category (pre-existing medical conditions / aged over 70);</li> </ol>	<p>Periods of self-isolation will be taken into account in respect of the waiting period that applies to each scheme if an employee were to subsequently become ill either during the isolation period or within 13 weeks of the isolation period ending.</p> <p>In order for the policies to pay sickness cover after the waiting period, evidence will be required that an employee has been unable to work due to illness as per question 2.</p> <p>The maximum period of self-isolation that can be taken into account is equal to the waiting period for each policy.</p> <p>These are:</p> <p>JIB: 2 weeks  NAECI: 7 days  Staff Scheme: 3 Days</p>
4.	<p>What evidence do I need to provide if an employee is sick and has had a period of self isolation that we wish to take into account for waiting days?</p>	<p>Evidence that self-isolation has been advised, such as an NHS 111 Isolation Note.</p>
5.	<p>How will the sickness insurance respond if an employee is off work because they are social distancing or unable to work due to site closure or government intervention?</p>	<p>The sickness scheme does not provide cover in these circumstances.</p>
6.	<p>Will the waiting period continue to apply?</p>	<p>Yes, the waiting periods for all sickness policies will continue to apply.</p>
7.	<p>If an employee's employment terminates after a sickpay claim has started, will they continue to get paid?</p>	<p>Yes, in line with normal policy conditions.</p> <p>We will require contact details for the employee in order to continue the claim and they will need to be able to provide appropriate evidence of continued sickness as outlined above.</p>
8.	<p>If employees are laid off, but remain employed, will the insurances be affected?</p>	<p>So long as the individual remains an employee and the premiums continue to be paid on time, the insurance cover will remain in place.</p>

As you will appreciate, this is a rapidly evolving situation. We are monitoring developments closely and where new circumstances affect the above, we will modify our guidance accordingly.