

# National Insurance and Coronavirus/COVID-19



## How National Insurance provides for workers when income is suspended due to the Coronavirus/COVID-19 pandemic

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Sickness Benefit is payable if you contract COVID-19/Coronavirus (B&A Reg. 31[1][a][b]).

To qualify for the benefit, you must have been employed on the day of or the day before the illness began, and you must be able to satisfy the contribution conditions – i.e.,

1. You must have paid at least 40 contributions overall; and
2. You must have paid and/or been credited with:
  - 13 contributions in the 26 weeks immediately before the week the illness started; or
  - 26 contributions in the 52 weeks before the week the illness started; or
  - 26 contributions in the immediate preceding contribution year.

*Note that you must follow the same process as you ordinarily would for claiming Sickness Benefit, specifically, your illness must be confirmed by a medical practitioner, and your employer must confirm that you are off from work.*

Sickness Benefit is payable if you are Quarantined because of exposure or suspected exposure to COVID-19/Coronavirus (B&A Reg. 31[2]).

To qualify for the benefit, you must have been employed on the day of or the day before the day that the quarantine was first imposed, and you must be able to satisfy the contribution conditions – i.e.,

1. You must have paid at least 40 contributions overall; and
2. You must have paid and/or been credited with:
  - 13 contributions in the 26 weeks immediately before the week in which the period of quarantine was imposed; or
  - 26 contributions in the 52 weeks before the week in which the period of quarantine was imposed; or
  - 26 contributions in the contribution year immediately preceding the first day of your quarantine.

*Note that you must follow the same process as you ordinarily would for claiming Sickness Benefit, specifically, your period of quarantine must be confirmed by a medical practitioner, and your employer must confirm that you are off from work.*

Unemployment Benefit (UEB) is payable if you are temporarily laid-off because of the economic impacts of Covid-19/Coronavirus (B&A Reg. 47A[1][2]).

To qualify for the benefit, you must:

1. Satisfy the Department of Labour's conditions for registration;
2. Be younger than 65 years of age; and
3. Have paid at least 52 contributions overall; and
4. You must have paid and/or been credited with at least:
  - 13 contributions in the 26 weeks immediately before the week unemployment began; and
  - 7 contributions in the 13 weeks immediately before the week unemployment began.

**Please Note: As per Section 47(c)(1)(a) UEB is only payable to Employed persons.** Employed persons pay 9.8%; while self-employed persons pay at 8.8%; the 1% difference is the cost of UEB. Self-employed persons, if they are paying their contributions, can qualify for Sickness Benefit as detailed above.