

Scottish Joint Industry Board

Handbook

2026 - 2028

Section E

SJIB Welfare Benefits
and Pensions



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SJIB Welfare Benefits and Pensions

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E1. Operatives Covered by SJIB Welfare Benefits

- E1.1 These benefits shall apply to all Technicians, Approved Electricians, Electricians, Electrical Labourers, Adult Trainees and Apprentices whose wages and working conditions are determined by the SJIB.
- E1.2 They also apply to newly graded Electricians who complete their apprenticeship during the Contribution Year and who have been in continuous employment with a member for not less than eight weeks prior to the sickness or accident in respect of which a claim is made.
- E1.3 They will not apply to any claim with an incident date after the Operative's 75th birthday.



E2. SJIB Employer Participants

- E2.1 Participation is compulsory for all employers registered as members of the SJIB who operate within the Electrical Contracting Industry in Scotland.



E3. Obligation to Purchase Welfare Credits

- E3.1 The employer is required to purchase the appropriate weekly credits from the SJIB on behalf of each Operative.
- E3.2 Each week extends from Sunday midnight to Sunday midnight or part of a week during which the Operative is employed. The working week must be a minimum of four full working days. Authorised leave (inclusive of certified sickness) and public holidays count as days worked.
- E3.3 The 12-month period during which the employer is purchasing credits will be known as the Contribution Year. Benefits shall be paid provided the Operative has no fewer than eight consecutive Welfare Credits immediately prior to the date of incapacity.



E4. Welfare Credit Scheme

E4.1

SJIB Welfare Only Credits

- (a) Employers can purchase Welfare Only Credits for their Operatives and make alternative arrangements for holiday pay.
- (b) The Welfare Only Credit Scheme covers sickness, accident and group life insurance benefits.

E4.2

SJIB Holiday/Welfare Credits

- (a) Employers can purchase Holiday/Welfare Credits for their Operatives.
- (b) This scheme covers sickness, accident and group life insurance benefits and 27 days of holiday pay. Please see Section D, Rules D14 and D15.



E5. Benefits

E5.1

Sickness Benefit

- (a) The Sick Pay Scheme provides a top-up payment to Statutory Sick Pay after the first two weeks of absence due to sickness or injury.
- (b) The value of this payment is listed in Appendix B1.
- (c) Payment commences on the 11th normal working day of absence following ten continuous full normal working days of absence due to sickness or injury. Intervening days of paid holiday will not count as qualifying days and will be disregarded when calculating an Operative's entitlement to payment. Payment of sickness benefit will cease after 52 weeks of incapacity and cannot be claimed again until the Operative has been back at work for at least 52 weeks.

E5.2

Death Benefit

- (a) Subject to the minimum requisite Welfare Credits having been accrued immediately prior to the death of an operative, All-Cause Death Benefit as shown in Appendix B1 shall, at the sole discretion of the Trustees, be paid upon proof of death to the beneficiary or beneficiaries of a deceased Operative or, in appropriate cases, to their personal representative(s) by the SJIB. Beneficiaries of the deceased shall include any of the following: spouse, partner, children, parents, brother, sister, or any other nominated beneficiary.

E5.3 **Accidental Death On-Site Benefit**

(a) Subject to the minimum Welfare Credits having been accrued and in the event of death occurring as the result of an accident at work, Accidental Death Benefit (On-Site), as shown in Appendix B1, shall be payable to the beneficiary, in addition to the All-Cause Death Benefit Cause (see Section E5.2 above).

E5.4 **Accidental Dismemberment Benefit**

(a) Should an Operative sustain an accidental bodily injury which, independent of all other causes, is the direct cause of the loss of one or both hands, the loss of one or both feet or the loss of sight of one or both eyes, and if such loss occurs within 180 days after the date of sustaining the injury, the maximum amount payable for such injury is shown in Appendix B1.

E5.5 **Permanent and Total Disability Benefit**

(a) In the event of an Operative becoming permanently and totally disabled through an accident at work, other than any loss of hands, feet or sight, such that the Operative is unable to engage in any gainful occupation and that such disability has continued for a period of not less than 52 weeks and that the disability is certified by a doctor, there will be payable the full sum shown in Appendix B1.

(b) Where an Operative suffers some other serious illness or injury other than that specified above and if, as a result of such illness or injury, the Operative is unable to ever work in the future in their SJIB Grade, the Operative is recommended to contact the Electrical Industries Charity at www.electricalcharity.org Union members may also contact Unite the Union to discuss assistance available through their Benevolent Fund. Area contact information can be found at www.unitetheunion.org/contact-us/regional-contacts

(c) Payment of a Permanent and Total Disability Benefit will be in lieu of any other benefit whether it is the Disability Waiver Benefit or Death Benefit.



E6. Total Disability Waiver

E6.1 Operatives will be eligible, subject to their employer continuing to purchase welfare credits, for Death Benefit and Permanent and Total Disability Benefit after 52 weeks of Sick Pay Benefit has been claimed. Operatives will be required to provide proof of total disability once a year thereafter as required. Subject to the provisions of the Death and Permanent and Total Disability Benefits, eligibility terminates after the Operative's 75th birthday.

E6.2 Operatives who wish to implement the Total Disability Waiver must request their employer to make an application in writing to the SJIB.



E7. Exclusions from Benefits

E7.1 No Welfare Benefits will be payable in the event of any one or more of the following circumstances:

- (a) If the claimant was employed by a company not in membership of the SJIB at the date of the event giving rise to the claim.
- (b) If the claimant would not have qualified under the rules applicable to payment of sickness or accident benefit.
- (c) If the company was in breach of its obligations to purchase Welfare Credits.
- (d) If an Apprentice or Adult Trainee was not registered with the SJIB.
- (e) During any period of paid benefit.
- (f) If the claimant has a chronic illness from which excessive and regular claims to benefit have arisen.
- (g) Contravention of the current SJIB National Working Rules.

E7.2 In addition, no benefit will be payable in respect of accidental dismemberment and permanent and total disability where the bodily injury or disablement which results from or is caused, directly or indirectly, by any of the following causes:

- (a) Suicide or self-inflicted injury, while sane or insane.
- (b) Injury incurred to which a contributing cause is the insured person's commission of or attempt to commit an assault or criminal offence.
- (c) Insurrection or war, whether war be declared or not, or any act incidental thereto, or participation in any riot.
- (d) Travel or flight in any aircraft if the insured person is a pilot, officer or other member of the crew of the aircraft, or if such flight is made for instructional, testing or training purposes.
- (e) Bodily or mental infirmity, or medical or surgical treatment thereof.

(f) Accident, injury or other loss caused wholly or partly by disease, by medical or surgical treatment thereof, or by hernia or infection other than septic infection caused through a visible wound accidentally sustained.



E8. Definitions

E8.1 The under mentioned expressions wherever used are respectively limited in meaning to the following (that is to say):

- (a) ACCIDENT – a sudden, violent, external, unforeseen and identifiable event and the word accidental shall be construed accordingly.
- (b) LOSS OF HAND OR FOOT – severance at or above the wrist or ankle joint.
- (c) LOSS OF SIGHT – the total and irrecoverable loss of sight of an eye by accident.



E9. Notification of a Sickness Benefit Claim

- E9.1 At the start of an incapacity, which is expected to last for more than seven calendar days, the Operative should request from their doctor a Statement of Fitness for Work. This should be forwarded, within one month, to their employer.
- E9.2 The employer should complete an SJIB Claim Form and send it to the SJIB together with a copy of the Statement of Fitness for Work. Claims made to the SJIB can only be backdated by one month.
- E9.3 If the first Statement of Fitness for Work does not state the date on which the Operative is expected to be fit to resume work, further statements must be obtained and submitted.



E10. Notification of Other Benefit Claim

- E10.1 If an Operative dies or suffers dismemberment while insured under the appropriate schemes, the employer shall immediately notify the SJIB where guidance in respect of the claim will be given.

Note: Any person who knowingly makes any false statement or representation for the purpose of obtaining benefit renders themselves liable to prosecution.



E11. Payment

- E11.1 When the claim for sickness benefit and the Statement of Fitness for Work have been received, the SJIB will assess the claimant's entitlement to benefit.
- E11.2 A remittance will be passed to their employer who will make the necessary payment to the Operative.
- E11.3 If the incapacity continues for an unusually prolonged period, or if the SJIB is not satisfied with the circumstances surrounding any claim, the claimant may be asked to present themselves for examination by a medical professional to determine their entitlement to benefit.
- E11.4 If an Operative should sustain an accidental bodily injury which results in more than one loss (see E8.1), payment shall be made only for one loss.



E12. Relaxation of Rules Governing Entitlement to Welfare Benefits

- E12.1 Operatives currently employed following a period of unemployment:
 - (a) In relation to sickness benefit, when an Operative who is currently employed has a gap of up to four weeks on their Welfare Credits due to unemployment, the gap (up to a maximum of four weeks) will be ignored for the purpose of assessing entitlement to sickness benefit under the eight weeks rule.
 - (b) The arrangement at (a) above shall also apply in relation to Death and Accidental Dismemberment Benefits.
- E12.2 Operatives who die or suffer dismemberment during a period of sickness:
 - (a) Where an Operative falls sick and is entitled, under the present rules, to sickness benefit, this may continue for up to 52 weeks. The rules shall allow that the Operative remains covered for Death Benefit during the period of sickness and that the cover would extend to a maximum of 52 weeks from the onset of the sickness benefit as long as they are employed.

E12.3 Operatives who die or suffer dismemberment:

(a) Where an Operative dies or suffers dismemberment within four weeks of being dismissed, a claim for Death or Accidental Dismemberment Benefits should be allowed. Providing the Operative would have been entitled to the benefit on the date when their employment with their last firm was terminated then it would be reasonable to honour the claim. Death Benefit will only be provided if death occurs within four weeks of the termination of their last employment with a member of the SJIB.

E12.4 The above relaxations of the rules governing entitlement to Welfare Benefits are subject to review by the SJIB.

Note: Cover under Items E12.1(a), E12.1(b) and E12.3 shall only apply when the employer (for whatever reason) terminates the Operative's employment. Cover will not be provided if the Operative left their previous employment of their own accord.



E13. Administration of Schemes

E13.1 Responsibility for interpretation and administration of the Schemes and for settlement of all questions arising out of the Schemes shall be vested in the SJIB.

E13.2 All disputes arising out of this agreement shall be dealt with in accordance with the procedures laid down in the National Working Rules of the SJIB.

E13.3 The Schemes may be varied or amended at any time by the SJIB.



E14. Pensions

E 14.1 Eligible Operatives must be automatically enrolled onto a pension scheme. Employers must make a minimum contribution of 3% together with an Operative's contribution of 5% to achieve the legal minimum contribution of 8%. Employers may have the option to pay in more than 3%, in which case an employer can, if they wish, increase their contribution and reduce the Operative contribution to achieve 8% combined contribution. Operatives can choose to opt out of an auto enrolment scheme by contacting the pension provider. Employers are required to re-enrol any Operative who has opted out of an auto-enrolment scheme every three years.

E14.2 Administration of an Operative's pension scheme is the responsibility of the employer.



E15. SJIB Contact Details

E15.1 Details of the operation of these Schemes may be obtained on request from the SJIB by contacting:

The Benefits Manager
SJIB
The Walled Garden, Bush Estate, Midlothian EH26 0SB
Tel: 0131 445 9213
Email: benefits@sjib.org.uk
www.sjib.org.uk

The Scottish Joint Industry Board (SJIB) was founded in 1969 by SELECT and Unite the Union.

Its principal objectives are to regulate relations between employers and employees, provide benefits for people engaged in the industry in Scotland, stimulate and further the progress of the industry and regulate and control employment, the level of skill and proficiency, health and safety competence, wages and welfare benefits.

The main functions are the maintenance of the National Working Rules, the registration and licensing of apprentices, grading and registration of employees, the resolution of disputes and the provision of welfare benefits.



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