



# COVID-19

## SICKNESS BENEFIT - QUARANTINED

The TCI National Insurance (Benefit) Regulations provides for the payment of Sickness Benefit when an insured person is quarantined – i.e., when he is “incapable of work for any day during which he is required to abstain from work because he is under observation by reason of being a carrier, or having been in contact with a case of infectious disease” (Reg. 22)

### Qualifying Conditions:

1. You must be between the ages 16 – 65 years old
2. You must have been employed on the day of or the day before the quarantine was imposed; and
3. You must satisfy the following contribution conditions:
  - You must have paid 26 contributions
  - You must have paid or been credited with at least 8 contributions in any continuous 13 contribution weeks during the last 26 weeks immediately prior to the week in which the first day your period of quarantine was imposed.

### Other Requirements:

#### Sickness Benefit Application

This must be duly completed and signed by the insured person and the employers. The employer must ensure that the required information on Part 2 of the application is accurately provided.

#### Medical Certificate

This MUST be issued and certified by a registered practitioner in the Turks and Caicos Islands, and MUST specify your period of quarantine. However, where advised against visiting the doctor's office, authorization obtained by the Ministry of Health's COVID-19 hotline must be provided. In this instance the NIB will obtain verification.

#### Benefit Rate and Duration

Sickness Benefit is paid at a rate of 60% of the qualifying insured persons average insurable income.

Sickness Benefit is paid for a period of 156 days and as such will be paid to an eligible insured person for the duration of the quarantined period except for the first 3 days and Sundays. The insured however, will be paid for holidays.

#### Submission and Payments

The prescribed time frame for making application is 6 days from the first day of quarantine with an extended period 13 weeks in which case a late letter is required.

All applications **MUST** be submitted along with accurate banking details of the insured person on whose behalf the application is being submitted.

Claims must be emailed to – [NIBClaims@tcinib.tc](mailto:NIBClaims@tcinib.tc)

Additional contacts are provided in the information column of this release.

### CONTACT INFORMATION

Email: [NIBClaims@tcinib.tc](mailto:NIBClaims@tcinib.tc)  
[NIB@tcinib.tc](mailto:NIB@tcinib.tc)

### Telephone

Grand Turk: 649-946-1048  
Providenciales: 649-941-5806  
649-941-5906