

SICK-PAY SCHEME.

THIS is entirely independent of the preceding—as it should be—and Nurses can obtain its benefits without, of necessity, subscribing large sums to obtain for themselves a provision in old age which they may never want. The Sickness and Accident Assurance Association, Limited, of Edinburgh, has an authorised capital of £225,000: and has paid already nearly £40,000 in claims. We have made an arrangement with its Directors whereby Nurses *who are subscribers to this Journal* may receive the benefits shown in the following Tables subject to the following rules. We earnestly advise all our readers to avail themselves of this scheme and to bring it to the notice of all their friends. No one can tell from day to day whether she may not be suddenly laid upon a bed of sickness, and to most Nurses, illness means not only loss of salary but direct loss of money as well. Provided with a policy in this office the ever-present fear of such a contingency would be appreciably lessened, for sickness might come, but with it would also come a regular weekly payment. We have very carefully worked out this scheme, and can cordially recommend it. We believe it will meet a great want which Nurses have long felt. And we repeat it is simply a matter of business, not of philanthropy in any form. We are quite convinced that if Nurses insure themselves against sickness, it will sooner or later repay them.

There are only two points to which we would direct our readers' special attention. Under the clause, "Nature of Incapacity," they will observe that, *if they are taken ill while out of work, they are not eligible for sick pay.* This is a safeguard which all similar Funds are compelled to make for themselves, as experience has proved that men who are out on strike or unable to obtain work are very apt to become ill. We are sure the Company is offering Nurses very liberal terms, but no reasoning being could expect it not to protect its own interests as well. The other point is with reference to the "Duration of Illness." If an insured Nurse meets with an accident or is seized with illness, notice of the fact should be sent immediately to the Head Office, from which a form of claim will be sent for the Nurse to fill up. But she must be laid up for at least an entire week, as no payment will be made for illness lasting only a day or two.

Forms of application and all other information can be obtained by sending three stamps to the Editor, *The Nursing Record*, 11, Ludgate Hill, London, E.C.

REGULATIONS.

Medical Examination.—A medical examination is required before a policy can be issued.

Entrance Fee.—If the proposal is accepted, the sum of 5s. must be paid by proposer—to cover various initial expenses—as an addition to the first premium.

No Liability.—No liability whatever beyond the payment of the premium is incurred by policy-holders.

Restriction of Age.—The rates apply to Nurses between the ages of twenty and forty years.

Terminable Contracts.—Policies may be terminated by either party at the end of the first or of any subsequent year of insurance.

Unmarried Women.—Single women or widows only can be insured, and, in case of marriage, the insurance shall cease at the end of the period for which the premium shall then have been paid.

Weekly Earnings.—No policy will be issued for a sum exceeding proposer's average weekly salary.

Duration of Illness.—Claims will only be payable in respect of illness of one week's duration or over; but, after the first week, the proportion for each additional day will be allowed.

Proof of Age.—Satisfactory proof of age will be required either at entry or before any claim can be admitted.

Certificate of Incapacity.—A medical certificate of incapacity must be furnished by, and at the cost of, the assured before any claim is paid, and at such periods, thereafter, during the continuance of the incapacity as the Association may require.

Nature of Incapacity.—The incapacity covered by these policies will be such only as is caused by sickness or accident *while* the assured is fulfilling an engagement.

In case of illness or accident intimation should be sent *at once*. A form of claim will be supplied. Where intimation of illness or accident is received by the Association within five days, payment will be made from the first day of incapacity. If more than five days have elapsed, the claim will be admitted for five days prior to receipt of intimation.

Proposals can only be accepted from Nurses resident in the United Kingdom or Ireland.

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