



**2017**

## **GMB Northern Region Sick and Accident Society Rules**

### **Rule 1: Name, Place of Business and Objectives**

This fund shall be called the GMB Northern Region Sick and Accident Society.

The Offices of the Society shall be 1 Mosley Street, Newcastle upon Tyne, NE1 1YE, or such other place as may be decided by the Annual Meeting or by the Management Committee, having for its objectives: - Paying a weekly allowance to members when bodily or mentally sick and thereby unable to follow their employment.

### **Rule 2: Membership**

Only members of the GMB are eligible to join the Society. Anyone ceasing to be a member of the aforesaid Union shall, ipso facto, cease to be a member of this Society.

### **Rule 3: Sick, Accident and Hospitalisation**

- 1) All new members shall pay 10p per week/43p per month.
- 2) After 27 weeks membership benefit shall be in the case of sickness or accident £17 per week or £3.40 per day.

For the loss of sight in one or both eyes:	£1,000
For the loss of one or both feet:	£1,000
For the loss of one or both hands:	£1,000
- 3) In the case of hospitalisation a member shall receive a one off payment in any one year of £60 for a continuous stay in hospital in excess of 14 days. The period in hospital due to an accident or sickness which would normally be covered by a doctors fit note.
- 4) Members must sign the Declaration Book provided for the purpose certifying that they are at the time of joining, are in sound health and free from chronic complaints. Members making a false declaration at the time of joining shall forfeit all payments they may have made and be excluded from all benefits.
- 5) Secretaries must not enter members on their books until they have first signed the Declaration Book.
- 6) No Sick and Accident benefit shall be allowed for a period of less than 3 days and no member shall be entitled to any benefit where such accident is due to drunkenness or wilful misconduct.
- 7) No members shall be entitled to any benefit whatsoever if they are not a financial member of the union.
- 8) Any member who has recovered whilst in receipt of Sick and Accident benefit and again claims benefit with 27 weeks of first declaring on, such members shall be paid at the rate

they were receiving when they declared off, until they have received 13 weeks benefit in the said 27 weeks. No members to receive more than 13 weeks benefit in any given 27 weeks.

- 9) Any members having drawn the full 13 weeks benefit shall not be entitled to receive further benefit until 27 weeks have elapsed from the date they last received benefit, until they have been in employment for 6 consecutive months, or has been available for work but unable to obtain it.
- 10) Members declaring on the Society must do so within 3 months once they return to work from a period of absence relating to sickness or accident.

#### **Rule 4: Arrears**

- 1) Any member who is 6 weeks or over in arrears shall not be entitled to benefit until they have paid up their arrears and are clear for 2 weeks. Any member 13 weeks in arrears shall not be entitled to benefit until they have paid up their arrears and are clear for 4 weeks. Any member 6 months in arrears will be excluded. No claim for benefit will be valid during the clearance period.
- 2) Any member claiming sickness or accident benefit pay must send the Branch Secretary or regional office, a medical certificate and current contributions card within 14 days of signature and intermediate certificate every 4 weeks thereafter.
- 3) In the event of a medical certificate be furnished more than 14 days from the date of accident or sickness, benefit will be back date 14 days only from delivery to Branch Secretary or regional office.

#### **Rule 5: Clearance of Members Cards**

- 1) Members in receipt of sick and accident benefit shall pay full contributions for such period
- 2) Members wishing to retain their rights to full benefits must continue to pay the full rate of contribution whether in employment or out of employment.
- 3) To obtain the above benefits members must be financial, i.e not more than 6 weeks in arrears when claiming.

#### **Rule 6: Government of the Society**

- 1) The Supreme authority of the Society shall be vested in the Annual Meeting composed of Delegates from the various branches.
- 2) The Annual Meeting shall be held between May and June each year. At these annual meetings the Rules are subject to revision and alterations, such alterations shall be binding on all members of the Society.
- 3) The Management Committee or any Branch having business they may desire to place on the agenda paper for the Annual Meeting must forward same to the Regional Office not later than 1<sup>st</sup> March each year.
- 4) The Secretary shall send such business received from the Branches to each Branch. Amendments will be received up to within 3 weeks of the Annual Meeting.
- 5) The agenda, with any proposed alterations of Rules, shall be sent to the Branch Secretary of each branch of the GMB Northern which has members in the Sick and Accident Society.

- 6) The appointment of Delegates to the Annual Meeting shall be as follows: -  
Each Branch of the GMB Northern that has less than 200 members in the society shall be entitled to 1 delegate; Each branch which has in excess of 200 members shall be entitled to 2 delegates.
- 7) Expenses for each delegate attending the AGM and Management Committee meetings will be paid in line with GMB expenses policy.
- 8) The decisions of the Annual Meeting shall be printed and forwarded to delegates and to the Branch Secretaries of branches with members in the society.
- 9) The Officials of the Management of this Society shall consist of 7 members as a Committee, Chairperson, Secretary and Treasurer and they shall prepare a correct statement of accounts each half year and submit it to the general body of the members.
- 10) They shall have the power to fill vacancies which may occur on the Committee between the Annual Meetings.
- 11) The Management Committee may meet 2 times a year. Special meetings may be called when necessary. The AGM will be held between May and June.
- 12) They shall suspend any Official in case of incompetence and shall prosecute any Branch Officer in case of fraud, through the Secretary. Should the Secretary be the defaulter, the prosecutions shall be undertaken by the Chairman.
- 13) The Management Committee shall be elected every 4 years at the AGM.  
The Regional Secretary of the Union shall be the Secretary and Treasurer of this Society and the Union Auditors shall act in the same capacity for the Sick and Accident Society.
- 14) Should the ordinary contributions to the society be found at any time insufficient to meet its liabilities, the Management Committee shall declare such deficiency to be made up by equal levy upon all members, or alternatively decide to reduce the benefits.
- 15) Any matter arising in connection with the Society and not provided for in these Rules shall be dealt with by the Committee.

#### **Rule 7: Investment of Funds**

- 1) So much of the funds of this Society as may not be wanted for immediate use or to meet the usual accruing liabilities shall be invested in such of the following ways as the Management Committee may direct, via in Savings Bank certified under the Act of 1863 or a Post Office Savings Bank, or in the Public Funds, or with the Commissioners for the reduction of the National Debt, or upon Government Securities, or upon Mortgage or Freehold or Copyhold Property, or upon Debentures, Mortgages or other securities of any Company incorporated by Charter or Act of Parliament and paying a dividend, or upon the security of any County, Borough, Local or other Rates authorised to be levied or mortgaged by Act of Parliament.

#### **Rule 7(a): Payment of Dividends**

- 1) During each financial year taking into account of the overall profit of the Fund the Management Committee shall declare a dividend to be allocated to the members of the Society as the Management Committee thinks fit. Their decision on this matter being final.

#### **Rule 8: Branch Officials and Duties**

- 1) In each Branch the GMB branch Secretary shall be responsible and they shall send their quarterly balance sheet the Regional Office not later than 2 weeks after the end of each quarter. Their books shall be open at all reasonable times for inspection by any member and no Secretary shall delay to show their books for a longer period than 2 days, failing which the Management Committee shall deal with them.
- 2) All monies received by the Branch Secretaries shall be remitted to the Regional Office no later than 3 days after contribution night.
- 3) The Regional Lay Auditors shall audit the books every quarter. The Secretary will be required to furnish all papers, vouchers and books to complete the audit. The Auditors and Secretary shall sign the balance sheet before sending to Regional Office.

#### **Rule 9: Salaries**

- 1) All Salary/Commission/Fees paid out in respect of Rule 9: Salaries, are incorporated into honoraria payments, set out under GMB Rule and HMRC regulations.

#### **Rule 10: Voluntary Dissolution**

- 1) That the Society at any time be dissolved by the consent of two-thirds of the delegates present at the Annual Conference voting in favour of a resolution in the agenda which has its object the dissolution of the Society, providing that such a resolution to dissolve the Society had been forwarded by a Branch of the Society or the Management Committee to the Secretary not later than 1 calendar month prior to the Annual Conference.
- 2) Upon dissolution all funds of the Society shall be vested in the Management Committee which shall have power to deal with such funds in such as the Committee shall in its absolute discretion think fit.

#### **Notes for members:**

- 1) No member can join the Sick and Accident Society without also becoming a member of the GMB.
- 2) We rely on members when joining to give the correct information upon entry, otherwise there is a risk of having to forfeit benefit.
- 3) Members should acquaint themselves generally with the Rules and especially the Rules relating to conditions on entry etc., with regards to claiming and receiving benefit.
- 4) The responsibility for the payment of contributions rests entirely with the member.
- 5) Always keep yourself financial in both the Union and Sick and Accident Society, as failure to do so might mean the forfeiture of benefit.
- 6) When you have qualified for benefit and the occasion arises for a claim to be made for benefit, send your Branch Secretary a medical certificate as early as possible together with your current contribution card. Delay in doing this will mean delay in payment of your benefit.
- 7) We ask you to pay particular attention to Rules 4 and 5.
- 8) Any members who falls sick or has an accident before qualifying for benefit cannot qualify for benefit during incapacity.

**Management Committee**

**W Coates – Regional Secretary**

**M Hutchinson – Chairperson**

**G Dack, G Emmerson, T Metcalfe, J A Jones, D Robertson**