

Claim assessment

Period of assessment

The period taken into account for an LTIA assessment should be the period during which the person has suffered and may be expected to continue to suffer from the relevant loss of faculty. This will begin on the earliest of the following dates:

1. 364 days after the start of a related claim to STIA, or on a return to work
2. the receipt of the application for LTIA (this may be backdated 3 months or a maximum of six months with good cause), or
3. the day following the expiry of an earlier assessment to LTIA.

The assessment may cover any forward period up to pensionable age, after which entitlement to LTIA ceases.

If a decision on the probable prognosis cannot be made, an assessment should be made for as long a period as seems reasonable, having regard to the customer's condition and any likelihood of change.

Where a provisional assessment is given and LTIA has been awarded, the case will be referred to the medical board for a further assessment before or as soon as reasonably practicable after the end of the period which that provisional assessment takes into account.